

Statistics on Banking

A Statistical

History of the

United States

Banking Industry

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Volume I



The Federal Deposit Insurance Corporation

-

Division of Research and Statistics

INTRODUCTION

This publication is intended to be a reference and source document for those interested in banking history and in performing analyses on major trends in banking. It contains both structure and financial data on insured banks from the Federal Deposit Insurance Corporation's inception in 1934 to the present. Its primary goal is to provide comprehensive industry data about FDIC-insured depository institutions. A similar publication, *Statistics on Banking*, is published annually and provides detailed data on bank industry condition and performance during a calendar year. Users are invited to submit, in writing, comments and content suggestions for future editions. Comments and questions should be addressed to:

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CONTENTS

The publication consists of several distinct components:

- Volume I, Section A - Insured Commercial Banks, National Level Information
- Section B - Insured Savings Institutions, National Level Information
- Section C - BIF Closings and Assistance Transactions

Volume I - Section D - SAIF/FSLIC Closings and Assistance Transactions

Volume II - Section E - Insured Commercial Banks, State Level Data

Volume III - Section E, continued

Section F - Insured Savings Institutions, State Level Information

All volumes are available through the Office of Corporate Communications.

INTERNET AVAILABILITY

All data contained in Volumes I, II and III are available directly through Internet via the World Wide Web at www.fdic.gov.

Explanatory notes are provided at the end of Volume I. The notes are also applicable to each state table (in Volumes II and III) with the corresponding title and table number.

FDIC-INSURED INSTITUTIONS

The category of FDIC-insured commercial banks includes all commercial banks insured by the Federal Deposit Insurance Corporation (FDIC) through the Bank Insurance Fund (BIF). It also includes all commercial banks insured by the FDIC through the Savings Association Insurance Fund (SAIF) that are regulated by and submit financial data to one of the three Federal commercial bank regulators (Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation or Office of the Comptroller of the Currency).

The category of FDIC-insured savings institutions includes all institutions insured by either the FDIC Bank Insurance Fund (BIF) or the FDIC Savings Association Fund (SAIF) operating under state or federal banking codes applicable to thrift

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institutions. Data on savings institutions that have been placed in Resolution Trust Corporation conservatorship are not aggregated with other savings institutions, since they do not operate as privately-held entities, and their resolution costs do not accrue to the FDIC. These RTC conservatorship institutions are listed separately as memoranda items where applicable.

EXCLUSIONS

Data on commercial banks and savings institutions not insured by the FDIC through either the BIF or SAIF are not included in this publication.

DATA SOURCES

The structure and financial data sources used in the preparation of the publication are:

- Annual Reports of the Federal Deposit Insurance Corporation, 1934-1996
- Statistics on Banking, 1981-1996
- Assets and Liabilities, Commercial and Mutual Savings Banks, 1934-1982
- Bank Operating Statistics, 1968-1982
- FDIC Financial Time Series Data Base, 1984-1996

The primary sources of financial data for the publications listed above are the Reports of Income and Condition submitted by insured institutions to the Federal commercial bank regulators and the Thrift Financial Reports submitted by BIF insured, FDIC regulated savings banks to the Office of Thrift Supervision.

Structure data are based on information contained in the FDIC financial institution structure data base and subsequently published in the above publications.

METHODOLOGY

In order to provide the most recent and accurate data, all financial data at both the national and state levels from 1984 to the present have been obtained from the FDIC's Financial Time Series data base. The data in the data base reflects revisions and amendments made subsequent to publication in the hard copy sources. All other data has been obtained from the other four sources listed above. When using published data, both structure and financial values were obtained from the latest edition reflecting the data for a particular year. For example, the 1965 Annual Report was the source for much of the 1957 data that appear in the publication. Since not all data, particularly at the state level, were revised and republished in later editions of the sources, multiple sources for the same year had to be used. The effect of using two sources occasionally results in differences in aggregate values for the data. These differences are not considered significant for the intended use and purpose of the publication.

COMPARABILITY OF DATA

Reporting requirements and instructions have changed considerably over the period covered by this publication. Where possible, adjustments have been made to account for these differences to make the values adhere as closely as possible to current requirements and instructions. The notes accompanying the tables are an integral part of the publication and provide information on adjustments made to source data and on reporting differences over time.

LEVEL OF CONSOLIDATION

All data from 1934 to 1973 represent a consolidation of all domestic operations of the institutions and, where available,

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operations in what is designated "Other Areas" in source publications. "Other areas" are represented by Guam, Puerto Rico, Virgin Islands, and all other U.S. Territories and possessions.

With some exceptions, primarily at the state level, all financial data from 1974 to the present represent the consolidation of domestic and foreign operations, including operations in "other areas".

VALIDATION

Every attempt has been made to assure the accuracy and integrity of the data contained in the publication. Any inconsistency brought to our attention will be investigated and corrected or explained in future editions.

CORPORATE



SEAL

This publication is a product of the Bank Statistics Branch,
Division of Research and Statistics, Federal Deposit Insurance
Corporation, Washington, D.C. 20429

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Table CB-1
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Number of Banks, Branches and Total Offices at Year End
 United States, U.S. Territories and Possessions
 December 31, 1934 - December 31, 1996

Year End	Banks	Branches	Offices	Year End	Banks	Branches	Offices	Year End	Banks	Branches	Offices
1996	9,530	57,788	67,318	1975	14,384	30,205	44,589	1954	13,323	6,346	19,669
1995	9,942	56,512	66,454	1974	14,230	28,651	42,881	1953	13,432	5,855	19,287
1994	10,452	55,145	65,597	1973	13,976	26,673	40,649	1952	13,439	5,486	18,925
1993	10,960	52,868	63,828	1972	13,733	24,829	38,562	1951	13,455	5,157	18,612
1992	11,466	51,935	63,401	1971	13,612	23,336	36,948	1950	13,446	4,832	18,278
1991	11,927	51,969	63,896	1970	13,511	21,839	35,350	1949	13,436	4,530	17,966
1990	12,347	50,406	62,753	1969	13,473	20,379	33,852	1948	13,419	4,283	17,702
1989	12,715	48,005	60,720	1968	13,487	19,183	32,670	1947	13,403	4,096	17,499
1988	13,137	46,381	59,518	1967	13,514	18,079	31,593	1946	13,359	3,928	17,287
1987	13,723	45,357	59,080	1966	13,538	17,029	30,567	1945	13,302	3,896	17,198
1986	14,210	44,392	58,602	1965	13,544	15,872	29,416	1944	13,268	3,875	17,143
1985	14,417	43,293	57,710	1964	13,493	14,699	28,192	1943	13,274	3,744	17,018
1984	14,496	41,799	56,295	1963	13,291	13,581	26,872	1942	13,347	3,555	16,902
1983	14,469	40,853	55,322	1962	13,124	12,421	25,545	1941	13,430	3,517	16,947
1982	14,451	39,783	54,234	1961	13,115	11,436	24,551	1940	13,442	3,489	16,931
1981	14,414	40,786	55,200	1960	13,126	10,556	23,682	1939	13,538	3,456	16,994
1980	14,434	38,738	53,172	1959	13,114	9,732	22,846	1938	13,661	3,412	17,073
1979	14,364	36,791	51,155	1958	13,124	8,955	22,079	1937	13,797	3,381	17,178
1978	14,391	34,791	49,182	1957	13,165	8,267	21,432	1936	13,973	3,261	17,234
1977	14,411	33,108	47,519	1956	13,218	7,639	20,857	1935	14,125	3,112	17,237
1976	14,410	31,344	45,754	1955	13,237	6,965	20,202	1934	14,146	NA	14,146

Table CB-2
Changes in Number of Insured Commercial Banks
 United States, U.S. Territories and Possessions
 Calendar Years 1934 - 1996

Year	Additions		Unassisted Mergers	Deletions			Total Banks
	New Charters	Conversions		Failures		Other	
				Mergers	Paid Off		
1996	146	46	554	5	0	45	9,530
1995	102	41	609	6	0	38	9,942
1994	50	17	548	11	0	16	10,452
1993	59	12	481	35	5	56	10,960
1992	72	11	428	73	25	18	11,466
1991	106	35	447	85	20	9	11,927
1990	165	24	393	141	17	6	12,347
1989	192	9	411	175	31	6	12,715
1988	229	3	598	173	36	11	13,137
1987	219	37	543	136	50	14	13,723
1986	257	31	341	101	40	13	14,210
1985	331	45	336	87	29	3	14,417
1984	391	49	330	62	16	5	14,496
1983	361	22	314	33	12	6	14,469
1982	317	8	256	25	7	0	14,451
1981	198	0	210	5	2	1	14,414
1980	205	1	126	7	3	0	14,434
1979	204	3	224	7	3	0	14,364
1978	149	2	165	5	1	0	14,391
1977	157	3	152	6	0	1	14,411
1976	161	6	125	13	3	0	14,410
1975	246	5	84	10	3	0	14,384
1974	364	6	113	3	0	0	14,230
1973	332	11	94	3	3	0	13,976
1972	236	4	118	0	1	0	13,733
1971	197	5	95	1	5	0	13,612
1970	178	13	146	2	4	1	13,511
1969	115	18	138	5	4	0	13,473
1968	82	19	125	3	0	0	13,487
1967	94	21	131	0	4	4	13,514
1966	99	24	121	6	1	1	13,538
1965	182	17	140	-	5	3	13,544

Table CB-2
Changes in Number of Insured Commercial Banks
 United States, U.S. Territories and Possessions
 Calendar Years 1934 - 1996

Year	Additions		Unassisted Mergers	Deletions			Total Banks
	New Charters	Conversions		Failures		Other	
				Mergers	Paid Off		
1964	323	20	133	-	7	1	13,493
1963	281	39	150	-	2	1	13,291
1962	167	20	176	-	1	1	13,124
1961	98	31	135	-	5	-	13,115
1960	111	27	126	-	-	-	13,126
1959	102	54	163	-	2	1	13,114
1958	83	29	146	1	3	3	13,124
1957	73	22	147	-	1	-	13,165
1956	107	64	183	-	1	6	13,218
1955	103	41	221	1	4	4	13,237
1954	66	32	201	2	-	4	13,323
1953	59	46	108	1	-	3	13,432
1952	61	26	93	2	-	8	13,439
1951	51	34	70	2	-	4	13,455
1950	58	47	84	4	-	7	13,446
1949	58	41	73	4	-	5	13,436
1948	61	34	69	2	-	8	13,419
1947	99	29	74	3	-	7	13,403
1946	130	31	88	1	-	15	13,359
1945	101	21	72	-	-	16	13,302
1944	56	35	66	1	1	29	13,268
1943	36	16	76	1	4	44	13,274
1942	15	21	63	13	6	37	13,347
1941	37	33	45	6	6	25	13,430
1940	28	20	72	20	19	33	13,442
1939	26	18	90	20	32	25	13,538
1938	22	26	72	22	48	42	13,661
1937	46	36	150	20	50	38	13,797
1936	32	52	139	22	40	35	13,973
1935	45	197	153	-	26	84	14,125
1934	1,220	740	335	-	9	23	14,146

Table CB-3
Insured Commercial Banks
Number of Unit Banks and Banks with Branches at Year End
 United States, U.S. Territories and Possessions
 December 31, 1934 - December 31, 1996

Year	Unit	Branching	Total	Year	Unit	Branching	Total	Year	Unit	Branching	Total
1996	3,282	6,248	9,530	1975	8,868	5,516	14,384	1953	11,692	1,631	13,323
1995	3,499	6,443	9,942	1974	9,068	5,162	14,230	1953	11,898	1,534	13,432
1994	3,902	6,550	10,452	1973	9,202	4,774	13,976	1952	12,026	1,413	13,439
1993	4,240	6,720	10,960	1972	9,297	4,436	13,733	1951	12,116	1,339	13,455
1992	4,647	6,819	11,466	1971	9,416	4,196	13,612	1950	12,179	1,267	13,446
1991	5,092	6,835	11,927	1970	9,518	3,993	13,511	1949	12,238	1,198	13,436
1990	5,486	6,861	12,347	1969	9,627	3,846	13,473	1948	12,287	1,132	13,419
1989	5,865	6,850	12,715	1968	9,773	3,714	13,487	1947	12,320	1,083	13,403
1988	6,221	6,916	13,137	1967	9,979	3,535	13,514	1946	12,301	1,058	13,359
1987	6,736	6,987	13,723	1966	10,169	3,369	13,538	1945	12,210	1,092	13,302
1986	7,207	7,003	14,210	1965	10,352	3,192	13,544	1944	12,155	1,113	13,268
1985	7,393	7,024	14,417	1964	10,473	3,020	13,493	1943	12,208	1,066	13,274
1984	7,427	7,069	14,496	1963	10,448	2,843	13,291	1942	12,373	974	13,347
1983	7,434	7,035	14,469	1962	10,455	2,669	13,124	1941	12,485	945	13,430
1982	7,433	7,018	14,451	1961	10,576	2,539	13,115	1940	12,509	933	13,442
1981	7,381	7,033	14,414	1960	10,740	2,386	13,126	1939	12,625	913	13,538
1980	7,592	6,842	14,434	1959	10,886	2,228	13,114	1938	12,762	899	13,661
1979	7,800	6,564	14,364	1958	11,037	2,087	13,124	1937	12,912	885	13,797
1978	8,025	6,366	14,391	1957	11,196	1,969	13,165	1936	13,119	854	13,973
1977	8,378	6,033	14,411	1956	11,356	1,862	13,218	1935	13,329	796	14,125
1976	8,698	5,712	14,410	1955	11,509	1,728	13,237	1934	NA	NA	14,146

Table CB-4
Income, Expense and Net Income of Insured Commercial Banks
 Calendar Years 1934 - 1996
 (Dollar amounts in millions)

Year	Number of Banks	Total Interest Income	Total Interest Expense	Net Interest Income	Total Noninterest Income	Total Noninterest Expense	Provision for Loan & Lease Losses	Pre-tax Net Operating Income	Securities Gains (Losses)	Applicable Income Taxes	Net Extraordinary Items	Net Income
1996	9,528	312,791	150,011	162,780	93,572	160,697	16,244	79,411	1,114	28,227	91	52,389
1995	9,940	302,393	148,176	154,217	82,423	149,727	12,605	74,308	541	26,126	26	48,749
1994	10,451	257,828	111,277	146,551	76,276	144,235	10,963	67,629	(571)	22,420	(15)	44,623
1993	10,958	245,055	105,742	139,313	74,954	139,696	16,813	57,758	3,060	19,852	2,070	43,036
1992	11,462	255,223	121,805	133,418	65,648	130,965	26,049	42,052	4,005	14,480	409	31,986
1991	11,921	289,214	167,302	121,912	59,739	124,795	34,314	22,542	2,972	8,265	686	17,935
1990	12,343	320,476	204,952	115,524	54,899	115,768	32,088	22,567	481	7,704	647	15,991
1989	12,709	317,371	205,142	112,229	50,916	108,121	31,020	24,004	801	9,540	310	15,575
1988	13,123	272,277	165,028	107,249	44,953	101,330	17,163	33,709	279	9,988	812	24,812
1987	13,703	244,839	144,953	99,886	41,481	97,244	37,544	6,579	1,427	5,404	201	2,803
1986	14,199	237,765	142,829	94,936	35,877	90,250	22,106	18,456	3,951	5,266	276	17,418
1985	14,407	248,220	157,323	90,898	31,054	82,365	17,774	21,813	1,565	5,629	228	17,977
1984	14,483	250,350	169,084	81,266	26,515	73,818	13,816	20,146	(140)	4,721	218	15,502
1983	14,469	217,226	143,887	73,339	23,269	66,910	10,802	18,896	(21)	4,017	73	14,931
1982	14,451	238,315	169,343	68,972	20,176	61,561	8,342	19,245	(1,280)	3,037	68	14,996
1981	14,414	231,271	169,840	61,431	17,527	53,658	5,066	20,234	(1,583)	3,904	56	14,803
1980	14,434	176,420	120,123	56,297	14,348	46,662	4,478	19,505	(854)	4,658	17	14,010
1979	14,364	138,901	87,913	50,988	11,381	40,693	3,785	17,891	(650)	4,442	39	12,838
1978	14,391	103,957	59,383	44,574	9,625	35,572	3,526	15,101	(447)	3,940	45	10,759
1977	14,411	82,252	44,565	37,687	8,106	30,925	3,303	11,565	142	2,875	47	8,879
1976	14,410	73,033	39,328	33,705	7,631	27,731	3,691	9,914	312	2,409	26	7,843
1975	14,384	57,915	30,240	27,675	8,643	23,729	3,612	8,977	37	1,793	34	7,255
1974	14,230	61,218	35,070	26,148	6,926	21,546	2,290	9,238	(87)	2,084	12	7,079
1973	13,976	47,034	24,489	22,545	6,000	18,572	1,264	8,709	(27)	2,122	22	6,582
1972	13,733	35,030	15,603	19,427	5,220	16,423	972	7,252	92	1,708	20	5,656
1971	13,612	31,628	13,603	18,025	4,747	15,191	868	6,713	213	1,689	(1)	5,236
1970	13,511	30,513	12,456	18,057	4,202	14,429	703	7,127	(104)	2,173	(13)	4,837
1969	13,473	27,285	11,532	15,753	3,520	12,024	521	6,728	(237)	2,164	7	4,334
1968	13,487	22,501	9,315	13,186	2,975	10,140	512	5,509	(457)	1,266	NA	3,786
1967	13,514	19,152	7,734	11,418	2,626	8,903	434	4,707	(21)	1,177	NA	3,509
1966	13,538	17,136	6,628	10,508	2,373	8,002	417	4,462	(392)	1,030	NA	3,040
1965	13,544	14,715	5,316	9,399	2,114	7,298	324	3,891	(0)	1,029	NA	2,861

Table CB-4
Income, Expense and Net Income of Insured Commercial Banks
 Calendar Years 1934 - 1996
 (Dollar amounts in millions)

Year	Number of Banks	Total Interest Income	Total Interest Expense	Net Interest Income	Total Noninterest Income	Total Noninterest Expense	Provision for Loan & Lease Losses	Pre-tax Net Operating Income	Securities Gains (Losses)	Applicable Income Taxes	Net Extraordinary Items	Net Income
1964	13,493	13,111	4,241	8,870	1,925	6,780	251	3,764	(14)	1,148	NA	2,602
1963	13,291	11,770	3,574	8,196	1,750	6,206	238	3,502	118	1,227	NA	2,393
1962	13,124	10,570	2,911	7,659	1,660	5,746	167	3,406	198	1,256	NA	2,348
1961	13,115	9,540	2,146	7,394	1,550	5,383	190	3,371	409	1,406	NA	2,374
1960	13,126	9,176	1,874	7,302	1,578	5,142	206	3,532	110	1,384	NA	2,257
1959	13,114	8,247	1,662	6,585	1,456	4,853	53	3,135	(698)	884	NA	1,553
1958	13,124	7,187	1,407	5,780	1,334	4,287	61	2,766	588	1,271	NA	2,082
1957	13,165	6,818	1,193	5,625	1,244	4,047	72	2,750	(173)	998	NA	1,578
1956	13,218	6,126	854	5,272	1,122	3,725	92	2,577	(286)	815	NA	1,476
1955	13,237	5,381	704	4,677	1,020	3,370	49	2,278	(164)	794	NA	1,320
1954	13,323	4,861	630	4,231	931	3,087	44	2,031	350	908	NA	1,473
1953	13,432	4,660	562	4,098	837	2,902	59	1,974	(117)	786	NA	1,070
1952	13,439	4,160	483	3,677	787	2,603	35	1,826	(64)	695	NA	1,067
1951	13,455	3,658	399	3,259	755	2,345	35	1,634	(27)	559	NA	1,047
1950	13,446	3,249	352	2,897	700	2,120	29	1,448	52	428	NA	1,072
1949	13,436	2,975	337	2,638	651	1,971	59	1,259	35	325	NA	968
1948	13,419	2,798	325	2,473	642	1,852	28	1,235	(19)	275	NA	941
1947	13,403	2,541	307	2,234	602	1,687	53	1,096	(18)	302	NA	775
1946	13,359	2,346	279	2,067	576	1,505	(3)	1,141	76	323	NA	894
1945	13,302	2,027	248	1,779	578	1,309	(11)	1,059	134	299	NA	894
1944	13,268	1,788	202	1,586	519	1,199	(14)	920	19	203	NA	736
1943	13,274	1,567	179	1,388	484	1,118	(10)	764	(13)	128	NA	623
1942	13,347	1,427	190	1,237	420	1,085	12	560	(54)	80	NA	426
1941	13,430	1,357	208	1,149	446	1,102	33	460	(16)	8	NA	436
1940	13,442	1,268	219	1,049	436	1,033	48	404	(15)	6	NA	383
1939	13,538	1,249	234	1,015	423	992	71	375	(0)	5	NA	370
1938	13,661	1,237	250	987	409	968	94	334	(49)	4	NA	281
1937	13,797	1,282	261	1,021	410	958	52	421	(59)	5	NA	357
1936	13,973	1,237	273	964	505	950	140	379	113	2	NA	490
1935	14,125	1,191	298	893	583	854	237	385	(211)	NA	NA	174
1934	14,146	1,241	328	913	470	863	500	20	(377)	NA	NA	(357)

Table CB-5
Interest Income of Insured Commercial Banks
 Calendar Years 1934 - 1996
 (Dollar amounts in millions)

Year	Interest Income on Loans & Leases				Other Interest Income					Total Interest Income
	Loans In Domestic Offices	Loans In Foreign Offices	All Leases	Total	Investment Securities	Trading Account Assets	Federal Funds Sold & Securities Purchased	Balances Due From Depository Institutions	Total	
1996	208,697	25,522	4,911	239,130	50,710	8,534	9,053	5,363	73,660	312,790
1995	200,111	23,349	3,705	227,165	51,219	8,244	9,618	6,147	75,228	302,393
1994	163,940	23,153	3,145	190,238	48,596	7,533	6,388	5,074	67,591	257,829
1993	150,218	24,942	3,396	178,556	48,887	6,690	4,745	6,177	66,499	245,055
1992	157,538	23,388	3,815	184,741	51,936	5,310	5,789	7,447	70,482	255,223
1991	185,538	24,206	4,038	213,782	52,535	4,670	9,044	9,182	75,431	289,213
1990	203,658	30,749	4,406	238,813	51,126	5,379	12,462	12,696	81,663	320,476
1989	201,832	32,142	4,018	237,992	46,784	4,430	12,938	15,228	79,380	317,372
1988	170,972	26,906	3,457	201,335	42,038	4,926	10,286	13,692	70,942	272,277
1987	154,680	22,736	2,986	180,401	39,416	3,959	8,938	12,125	64,438	244,840
1986	148,998	24,161	2,414	175,573	38,363	3,339	9,046	11,444	62,192	237,765
1985	151,364	29,884	2,348	183,596	37,739	3,343	9,527	14,014	64,624	248,220
1984	147,517	33,623	2,170	183,309	37,136	2,398	10,582	16,924	67,039	250,349
1983	128,245	23,724	1,966	153,935	36,992	NA	9,272	17,027	63,291	217,226
1982	136,147	31,049	1,943	169,139	33,514	NA	11,389	24,274	69,177	238,316
1981	128,658	34,846	1,754	165,258	29,452	NA	12,269	24,295	66,016	231,274
1980	126,954	NA	1,371	128,325	23,075	NA	8,763	16,256	48,094	176,419
1979	102,192	NA	1,073	103,265	18,839	NA	6,126	10,670	35,635	138,900
1978	76,182	NA	862	77,044	16,518	NA	3,682	6,713	26,913	103,957
1977	58,991	NA	699	59,690	15,198	NA	2,476	4,888	22,562	82,252
1976	51,645	NA	534	52,179	14,382	NA	1,985	4,487	20,854	73,033
1975	43,380	NA	NA	43,380	12,242	NA	2,295	NA	14,537	57,917
1974	47,126	NA	NA	47,126	10,380	NA	3,712	NA	14,092	61,218
1973	35,373	NA	NA	35,373	9,174	NA	2,487	NA	11,661	47,034
1972	25,645	NA	NA	25,645	8,358	NA	1,027	NA	9,385	35,030
1971	23,079	NA	NA	23,079	7,678	NA	871	NA	8,549	31,628
1970	22,969	NA	NA	22,969	6,538	NA	1,006	NA	7,544	30,513
1969	20,728	NA	NA	20,728	5,745	NA	812	NA	6,557	27,285
1968	17,121	NA	NA	17,121	5,380	NA	NA	NA	5,380	22,501
1967	14,647	NA	NA	14,647	4,505	NA	NA	NA	4,505	19,152
1966	13,286	NA	NA	13,286	3,849	NA	NA	NA	3,849	17,135
1965	11,205	NA	NA	11,205	3,510	NA	NA	NA	3,510	14,715

Table CB-5
Interest Income of Insured Commercial Banks
 Calendar Years 1934 - 1996
 (Dollar amounts in millions)

Year	Interest Income on Loans & Leases				Other Interest Income					Total Interest Income
	Loans In Domestic Offices	Loans In Foreign Offices	All Leases	Total	Investment Securities	Trading Account Assets	Federal Funds Sold & Securities Purchased	Balances Due From Depository Institutions	Total	
1964	9,785	NA	NA	9,785	3,326	NA	NA	NA	3,326	13,111
1963	8,672	NA	NA	8,672	3,098	NA	NA	NA	3,098	11,770
1962	7,718	NA	NA	7,718	2,852	NA	NA	NA	2,852	10,570
1961	7,009	NA	NA	7,009	2,531	NA	NA	NA	2,531	9,540
1960	6,807	NA	NA	6,807	2,369	NA	NA	NA	2,369	9,176
1959	5,969	NA	NA	5,969	2,278	NA	NA	NA	2,278	8,247
1958	5,141	NA	NA	5,141	2,046	NA	NA	NA	2,046	7,187
1957	4,963	NA	NA	4,963	1,855	NA	NA	NA	1,855	6,818
1956	4,413	NA	NA	4,413	1,713	NA	NA	NA	1,713	6,126
1955	3,697	NA	NA	3,697	1,685	NA	NA	NA	1,685	5,382
1954	3,263	NA	NA	3,263	1,598	NA	NA	NA	1,598	4,861
1953	3,156	NA	NA	3,156	1,505	NA	NA	NA	1,505	4,661
1952	2,784	NA	NA	2,784	1,376	NA	NA	NA	1,376	4,160
1951	2,425	NA	NA	2,425	1,233	NA	NA	NA	1,233	3,658
1950	2,008	NA	NA	2,008	1,241	NA	NA	NA	1,241	3,249
1949	1,760	NA	NA	1,760	1,215	NA	NA	NA	1,215	2,975
1948	1,600	NA	NA	1,600	1,198	NA	NA	NA	1,198	2,798
1947	1,282	NA	NA	1,282	1,259	NA	NA	NA	1,259	2,541
1946	951	NA	NA	951	1,395	NA	NA	NA	1,395	2,346
1945	727	NA	NA	727	1,300	NA	NA	NA	1,300	2,027
1944	698	NA	NA	698	1,090	NA	NA	NA	1,090	1,788
1943	706	NA	NA	706	861	NA	NA	NA	861	1,567
1942	817	NA	NA	817	610	NA	NA	NA	610	1,427
1941	848	NA	NA	848	509	NA	NA	NA	509	1,357
1940	769	NA	NA	769	500	NA	NA	NA	500	1,269
1939	727	NA	NA	727	522	NA	NA	NA	522	1,249
1938	705	NA	NA	705	532	NA	NA	NA	532	1,237
1937	710	NA	NA	710	572	NA	NA	NA	572	1,282
1936	663	NA	NA	663	574	NA	NA	NA	574	1,237
1935	643	NA	NA	643	548	NA	NA	NA	548	1,191
1934	691	NA	NA	691	550	NA	NA	NA	550	1,241

Table CB-6
Interest Expense of Insured Commercial Banks
 Calendar Years 1934 - 1996
 (Dollar amounts in millions)

Year	Interest on Deposits			Other Interest Expense				Total Interest Expense
	In Domestic Offices	In Foreign Offices	Total	Federal Funds Purchased & Securities Sold	Borrowed Money	Subordinated Notes & Debentures	Total	
1996	82,947	24,454	107,401	16,762	22,304	3,543	42,609	150,010
1995	79,408	25,977	105,385	18,549	21,050	3,192	42,791	148,176
1994	59,273	20,135	79,408	12,594	16,813	2,463	31,870	111,278
1993	59,171	20,423	79,594	8,486	15,498	2,164	26,148	105,742
1992	76,885	21,326	98,211	9,268	12,464	1,862	23,594	121,805
1991	113,287	25,168	138,455	14,325	12,462	2,060	28,847	167,302
1990	127,439	34,085	161,524	22,744	18,919	1,765	43,428	204,952
1989	123,945	33,610	157,555	24,900	20,963	1,724	47,587	205,142
1988	101,048	28,448	129,496	18,657	15,404	1,471	35,532	165,028
1987	89,701	25,998	115,699	15,841	11,996	1,417	29,253	144,953
1986	93,078	24,484	117,562	15,923	8,034	1,310	25,267	142,829
1985	100,683	30,129	130,812	16,623	8,785	1,103	26,511	157,323
1984	104,670	35,782	140,452	19,479	8,353	801	28,633	169,084
1983	91,386	29,022	120,408	16,497	6,293	689	23,479	143,887
1982	99,994	41,746	141,740	20,724	6,218	661	27,603	169,343
1981	92,706	46,735	139,441	23,878	5,904	617	30,399	169,840
1980	63,478	34,941	98,419	16,770	4,387	546	21,703	120,122
1979	47,364	24,524	71,888	12,356	3,167	501	16,024	87,912
1978	35,655	14,558	50,213	7,264	1,458	448	9,170	59,383
1977	28,596	10,216	38,812	4,543	818	392	5,753	44,565
1976	26,254	8,750	35,004	3,312	667	345	4,324	39,328
1975	26,246	NA	26,246	3,323	377	294	3,994	30,240
1974	27,886	NA	27,886	5,986	916	283	7,185	35,071
1973	19,833	NA	19,833	3,899	503	254	4,656	24,489
1972	13,845	NA	13,845	1,429	115	214	1,758	15,603
1971	12,225	NA	12,225	1,096	140	142	1,378	13,603
1970	10,486	NA	10,486	1,401	464	105	1,970	12,456
1969	9,793	NA	9,793	1,206	433	101	1,740	11,533
1968	8,685	NA	8,685	NA	529	101	630	9,315
1967	7,383	NA	7,383	NA	267	84	351	7,734
1966	6,259	NA	6,259	NA	301	67	368	6,628
1965	5,071	NA	5,071	NA	190	56	246	5,316

Table CB-6
Interest Expense of Insured Commercial Banks
 Calendar Years 1934 - 1996
 (Dollar amounts in millions)

Year	Interest on Deposits			Other Interest Expense				Total Interest Expense
	In Domestic Offices	In Foreign Offices	Total	Federal Funds Purchased & Securities Sold	Borrowed Money	Subordinated Notes & Debentures	Total	
1964	4,088	NA	4,088	NA	127	26	153	4,241
1963	3,464	NA	3,464	NA	107	3	110	3,574
1962	2,845	NA	2,845	NA	64	2	66	2,911
1961	2,107	NA	2,107	NA	38	2	40	2,146
1960	1,785	NA	1,785	NA	87	2	89	1,874
1959	1,580	NA	1,580	NA	79	2	82	1,662
1958	1,381	NA	1,381	NA	24	2	27	1,407
1957	1,142	NA	1,142	NA	50	2	52	1,193
1956	806	NA	806	NA	45	2	48	854
1955	678	NA	678	NA	23	3	26	704
1954	618	NA	618	NA	9	3	11	630
1953	534	NA	534	NA	24	3	27	562
1952	458	NA	458	NA	21	4	25	483
1951	385	NA	385	NA	10	4	14	399
1950	343	NA	343	NA	4	4	9	352
1949	328	NA	328	NA	4	5	9	337
1948	317	NA	317	NA	3	5	9	325
1947	298	NA	298	NA	3	6	9	307
1946	269	NA	269	NA	2	8	11	279
1945	233	NA	233	NA	2	12	14	248
1944	187	NA	187	NA	1	14	15	202
1943	164	NA	164	NA	1	14	15	179
1942	175	NA	175	NA	0	15	15	190
1941	190	NA	190	NA	0	18	18	208
1940	201	NA	201	NA	0	17	18	219
1939	215	NA	215	NA	1	18	19	234
1938	230	NA	230	NA	1	19	20	250
1937	235	NA	235	NA	1	24	26	261
1936	237	NA	237	NA	2	35	36	273
1935	262	NA	262	NA	3	33	36	298
1934	303	NA	303	NA	7	18	25	328

Table CB-7
Noninterest Income and Noninterest Expense of Insured Commercial Banks
 Calendar Years 1934 - 1996
 (Dollar amounts in millions)

Year	Noninterest Income			Noninterest Expense			
	Service Charges on Dep Accts	All Other	Total	Employee Salaries & Benefits	Occupancy Expenses	All Other	Total
1996	16,934	76,638	93,572	67,046	20,729	72,921	160,696
1995	16,046	66,377	82,423	63,441	19,619	66,667	149,727
1994	15,336	60,940	76,276	60,607	18,912	64,716	144,235
1993	14,919	60,035	74,954	58,190	18,471	63,034	139,695
1992	13,978	51,670	65,648	54,802	17,886	58,277	130,965
1991	12,814	46,925	59,739	53,111	17,730	53,953	124,794
1990	11,439	43,460	54,899	51,765	17,431	46,572	115,768
1989	10,267	40,649	50,916	49,166	16,593	42,362	108,121
1988	9,434	35,519	44,953	46,560	15,787	38,983	101,330
1987	8,719	32,762	41,481	45,183	15,238	36,823	97,244
1986	7,962	27,914	35,877	42,920	14,497	32,833	90,250
1985	7,374	23,680	31,054	40,003	13,301	29,061	82,365
1984	6,554	19,960	26,514	36,887	11,887	25,043	73,817
1983	5,429	17,840	23,269	33,877	11,180	21,852	66,909
1982	4,594	15,582	20,176	31,424	10,026	20,111	61,561
1981	3,921	13,606	17,527	28,044	8,596	17,018	53,658
1980	3,187	11,161	14,348	24,673	7,354	14,635	46,662
1979	2,529	8,852	11,381	21,562	6,281	12,849	40,692
1978	2,049	7,576	9,625	18,744	5,585	11,244	35,573
1977	1,807	6,299	8,106	16,346	4,980	9,599	30,925
1976	1,635	5,995	7,630	14,751	4,486	8,494	27,731
1975	1,555	7,088	8,643	12,687	3,857	7,185	23,729
1974	1,460	5,466	6,926	11,585	3,413	6,547	21,545
1973	1,327	4,673	6,000	10,127	2,984	5,460	18,571
1972	1,262	3,958	5,220	9,086	2,672	4,665	16,423
1971	1,231	3,516	4,747	8,397	2,428	4,366	15,191
1970	1,178	3,024	4,202	7,716	2,163	4,549	14,428
1969	1,120	2,401	3,521	6,782	1,846	3,396	12,024
1968	1,055	1,919	2,974	5,856	1,601	2,683	10,140
1967	986	1,640	2,626	5,204	1,407	2,292	8,903
1966	915	1,458	2,373	4,694	1,261	2,046	8,001
1965	843	1,271	2,114	4,288	1,143	1,867	7,298

Table CB-7
Noninterest Income and Noninterest Expense of Insured Commercial Banks
 Calendar Years 1934 - 1996
 (Dollar amounts in millions)

Year	Noninterest Income			Noninterest Expense			
	Service Charges on Dep Accts	All Other	Total	Employee Salaries & Benefits	Occupancy Expenses	All Other	Total
1964	781	1,143	1,925	4,010	1,033	1,738	6,780
1963	729	1,021	1,750	3,741	920	1,544	6,206
1962	681	979	1,660	3,493	824	1,430	5,746
1961	630	919	1,550	3,276	736	1,371	5,383
1960	590	988	1,578	2,798	498	1,846	5,142
1959	532	924	1,456	2,577	444	1,832	4,853
1958	487	847	1,334	2,400	390	1,496	4,286
1957	441	803	1,244	2,268	352	1,427	4,047
1956	385	737	1,122	2,093	316	1,317	3,725
1955	340	680	1,020	1,896	285	1,189	3,370
1954	312	619	931	1,762	261	1,064	3,087
1953	271	566	837	1,652	233	1,017	2,902
1952	245	542	787	1,495	214	894	2,603
1951	231	525	755	1,351	201	793	2,345
1950	212	488	700	1,202	188	730	2,120
1949	194	457	651	1,111	168	692	1,971
1948	174	469	642	1,044	154	653	1,852
1947	148	454	602	947	146	595	1,687
1946	125	451	576	831	137	537	1,505
1945	110	468	578	691	139	479	1,309
1944	107	412	519	627	139	434	1,199
1943	95	389	484	582	140	396	1,118
1942	84	335	420	553	137	396	1,085
1941	NA	446	446	514	168	420	1,102
1940	NA	436	436	485	179	369	1,033
1939	NA	423	423	471	156	365	992
1938	NA	409	409	462	155	351	968
1937	NA	410	410	452	154	352	958
1936	NA	505	505	427	148	375	950
1935	NA	583	583	411	119	324	854
1934	NA	470	470	402	125	336	863

Table CB-8
**Charge-offs and Recoveries on Loans & Leases, Cash Dividends Declared
and Number of Employees (Year End) of Insured Commercial Banks**
Calendar Years 1934 - 1996
(Dollar amounts in millions)

Year	Gross Loan and Lease Charge-offs	Gross Loan and Lease Recoveries	Net Loan and Lease Charge-offs	Cash Dividends Declared (Preferred)	Cash Dividends Declared (Common)	Total Cash Dividends Declared	Number of Employees
1996	21,355	5,842	15,513	117	38,653	38,770	1,488,704
1995	18,202	6,002	12,200	202	30,864	31,066	1,484,421
1994	17,304	6,056	11,248	74	28,014	28,088	1,489,171
1993	23,541	6,027	17,514	67	21,966	22,033	1,493,505
1992	30,798	5,148	25,650	80	14,051	14,131	1,477,861
1991	37,363	4,496	32,867	72	14,228	14,300	1,487,199
1990	33,903	4,199	29,704	95	13,775	13,870	1,518,275
1989	26,912	4,017	22,895	109	13,971	14,080	1,532,051
1988	22,709	4,093	18,616	91	13,143	13,234	1,526,984
1987	20,092	3,662	16,429	91	10,575	10,666	1,545,364
1986	19,652	3,074	16,577	73	9,157	9,230	1,562,847
1985	15,975	2,726	13,249	81	8,452	8,533	1,562,317
1984	12,992	2,154	10,839	64	7,563	7,627	1,526,735
1983	10,568	2,058	8,510	53	7,304	7,357	1,508,605
1982	8,152	1,594	6,558	44	6,796	6,840	1,498,648
1981	5,296	1,545	3,751	30	5,809	5,839	1,488,556
1980	4,876	1,281	3,595	20	5,078	5,098	1,441,500
1979	3,763	1,199	2,564	8	4,447	4,455	1,396,970
1978	3,571	1,074	2,497	4	3,718	3,722	1,319,828
1977	3,611	814	2,797	3	3,302	3,305	1,320,598
1976	4,190	687	3,503	2	3,034	3,036	1,255,075
1975	3,790	547	3,243	2	3,030	3,032	1,188,809
1974	2,418	461	1,957	2	2,766	2,768	1,144,159
1973	1,548	394	1,154	4	2,426	2,430	1,095,203
1972	1,251	364	887	4	2,192	2,196	1,025,997
1971	1,405	317	1,087	5	2,227	2,232	980,660
1970	1,237	255	982	7	2,047	2,054	951,867
1969	698	209	489	7	1,769	1,776	904,008
1968	629	219	410	NA	1,488	1,488	866,725
1967	601	169	432	NA	1,342	1,342	809,554
1966	546	144	402	NA	1,240	1,240	760,133
1965	466	142	324	NA	1,146	1,146	732,163

Table CB-8
**Charge-offs and Recoveries on Loans & Leases, Cash Dividends Declared
and Number of Employees (Year End) of Insured Commercial Banks**
Calendar Years 1934 - 1996
(Dollar amounts in millions)

Year	Gross Loan and Lease Charge-offs	Gross Loan and Lease Recoveries	Net Loan and Lease Charge-offs	Cash Dividends Declared (Preferred)	Cash Dividends Declared (Common)	Total Cash Dividends Declared	Number of Employees
1964	427	175	251	NA	1,063	1,063	702,658
1963	353	115	238	NA	990	990	648,967
1962	269	102	167	NA	939	939	656,153
1961	281	91	190	NA	893	893	633,380
1960	300	94	206	NA	830	830	609,807
1959	148	94	53	NA	774	774	580,600
1958	153	92	61	NA	724	724	552,331
1957	144	72	72	NA	676	676	543,815
1956	156	63	92	NA	615	615	522,025
1955	117	67	49	NA	564	564	493,722
1954	119	74	44	NA	514	514	468,792
1953	121	62	59	NA	471	471	456,324
1952	88	54	35	NA	438	438	435,079
1951	86	51	35	NA	415	415	408,767
1950	81	52	29	NA	387	387	383,900
1949	102	43	59	NA	349	349	365,747
1948	79	51	28	NA	327	327	359,624
1947	120	68	53	NA	309	309	349,812
1946	71	74	(3)	NA	291	291	334,092
1945	56	67	(11)	NA	263	263	304,394
1944	70	84	(14)	NA	240	240	285,831
1943	75	86	(10)	NA	219	219	280,956
1942	81	69	12	NA	213	213	222,398
1941	104	71	33	NA	236	236	268,182
1940	114	66	48	NA	219	219	253,240
1939	136	66	71	NA	214	214	246,325
1938	150	56	94	NA	203	203	241,269
1937	142	90	52	NA	201	201	241,645
1936	250	111	140	NA	189	189	233,411
1935	319	82	237	NA	174	174	110,294
1934	553	53	500	NA	170	170	235,796

Table CB-9
Assets of Insured Commercial Banks at Year End
December 31, 1934 - December 31, 1996
(Dollar amounts in millions)

Year End	Number of Banks	Cash & Due From	Investment Securities	Total Loans & Leases	Allowance for Loan & Lease Losses	Net Loans & Leases	Other Earning Assets	Bank Premises & Equipment	Other Real Estate	Intangible Assets	All Other Assets	Total Assets
1996	9,528	335,998	800,827	2,811,016	53,621	2,757,395	405,054	64,605	5,439	44,681	164,344	4,578,343
1995	9,940	306,522	811,070	2,602,771	52,840	2,549,931	398,021	61,428	6,644	30,217	148,847	4,312,680
1994	10,451	303,546	823,024	2,358,212	52,129	2,306,083	343,051	58,919	10,179	24,004	141,710	4,010,516
1993	10,958	272,961	836,710	2,149,735	52,756	2,096,979	272,995	55,525	16,784	18,050	136,159	3,706,163
1992	11,462	298,077	772,939	2,031,973	54,476	1,977,497	238,970	53,103	26,377	15,551	123,149	3,505,663
1991	11,921	304,862	691,385	2,052,754	55,146	1,997,608	215,858	52,249	27,553	12,246	128,921	3,430,682
1990	12,343	318,016	604,622	2,110,170	55,532	2,054,638	194,601	51,437	21,607	10,645	133,923	3,389,489
1989	12,709	350,234	558,639	2,058,195	53,743	2,004,452	189,241	48,212	13,828	6,038	128,718	3,299,362
1988	13,123	355,563	535,995	1,932,376	46,666	1,885,710	163,216	45,733	11,354	5,178	128,047	3,130,796
1987	13,703	358,339	520,713	1,829,174	49,890	1,779,284	163,134	44,950	10,991	4,843	117,694	2,999,949
1986	14,199	379,331	484,865	1,756,438	28,900	1,727,538	182,104	42,663	9,178	4,374	110,646	2,940,699
1985	14,407	340,689	439,407	1,630,790	23,262	1,607,527	173,716	40,662	7,209	2,863	118,597	2,730,672
1984	14,483	323,727	385,549	1,508,601	18,705	1,489,896	139,328	38,444	5,860	2,315	123,752	2,508,870
1983	14,469	341,850	424,295	1,316,780	15,472	1,301,308	110,538	36,605	5,175	1,655	120,675	2,342,101
1982	14,451	334,216	366,676	1,224,284	13,203	1,211,081	122,927	33,970	4,411	NA	120,058	2,193,339
1981	14,414	327,410	337,337	1,131,536	11,415	1,120,121	103,948	30,378	2,608	NA	105,180	2,026,982
1980	14,434	331,909	324,058	1,016,461	10,053	1,006,408	79,737	26,652	2,209	NA	83,714	1,854,687
1979	14,364	306,566	284,092	944,703	9,182	935,521	71,049	23,539	2,131	NA	68,891	1,691,789
1978	14,391	274,028	269,120	840,935	7,956	832,979	56,015	21,326	2,507	NA	51,961	1,507,936
1977	14,411	242,953	258,125	729,705	6,891	722,814	56,279	19,009	3,130	NA	37,066	1,339,376
1976	14,410	203,783	246,513	633,015	6,340	626,675	53,757	17,235	2,975	NA	31,474	1,182,412
1975	14,384	189,408	226,024	590,218	9,004	581,214	42,677	16,054	1,935	NA	29,362	1,086,674
1974	14,230	178,307	188,892	584,055	8,611	575,444	46,921	14,683	829	NA	32,121	1,037,197
1973	13,976	116,939	179,401	459,756	7,527	452,229	43,035	12,789	434	NA	20,134	824,961
1972	13,733	111,844	178,459	388,902	6,624	382,278	30,763	11,525	369	NA	15,664	730,902
1971	13,612	98,691	163,681	328,226	6,151	322,075	24,951	10,285	391	NA	13,500	633,573
1970	13,511	93,048	141,370	298,186	5,999	292,187	21,616	9,143	407	NA	12,387	570,158
1969	13,473	89,335	122,019	286,752	5,886	280,866	12,894	8,070	361	NA	11,100	524,645
1968	13,487	83,266	135,202	264,640	5,215	259,425	6,527	6,657	323	NA	8,760	500,160
1967	13,514	77,529	123,241	237,489	4,732	232,757	3,924	6,007	283	NA	6,906	450,647
1966	13,538	68,649	104,271	220,306	4,337	215,969	2,461	5,619	NA	NA	5,930	402,899
1965	13,544	60,437	103,651	203,061	4,011	199,050	2,064	5,144	NA	NA	5,048	375,394

Table CB-9
Assets of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Number of Banks	Cash & Due From	Investment Securities	Total Loans & Leases	Allowance for Loan & Lease Losses	Net Loans & Leases	Other Earning Assets	Bank Premises & Equipment	Other Real Estate	Intangible Assets	All Other Assets	Total Assets
1964	13,493	60,033	100,960	178,649	3,553	175,096	NA	4,754	NA	NA	4,288	345,130
1963	13,291	50,445	97,472	158,928	2,995	155,933	NA	3,945	449	NA	3,545	311,790
1962	13,124	53,799	94,912	142,718	2,694	140,023	NA	3,403	481	NA	3,364	295,983
1961	13,115	56,181	89,662	127,414	2,606	124,807	NA	3,102	442	NA	3,180	277,374
1960	13,126	51,902	81,020	119,878	2,356	117,522	NA	2,829	375	NA	2,674	256,322
1959	13,114	49,211	78,582	112,867	2,172	110,695	NA	2,624	276	NA	2,033	243,422
1958	13,124	48,792	86,056	100,087	1,955	98,132	NA	2,322	249	NA	1,922	237,474
1957	13,165	48,219	75,330	95,577	1,776	93,801	NA	2,096	219	NA	1,869	221,534
1956	13,218	48,444	73,947	91,705	1,562	90,143	NA	1,894	176	NA	1,542	216,146
1955	13,237	46,560	77,240	83,628	1,268	82,360	NA	1,700	154	NA	1,130	209,145
1954	13,323	43,235	84,142	71,412	1,071	70,341	NA	1,523	124	NA	1,224	200,589
1953	13,432	44,478	76,851	68,227	961	67,266	NA	1,392	128	NA	946	191,062
1952	13,439	44,299	76,280	64,728	904	63,824	NA	1,291	123	NA	864	186,682
1951	13,455	44,242	73,673	58,184	814	57,371	NA	1,193	123	NA	848	177,449
1950	13,446	39,865	73,198	52,482	673	51,809	NA	1,109	110	NA	702	166,792
1949	13,436	35,222	75,824	43,047	548	42,499	NA	1,046	93	NA	635	155,319
1948	13,419	38,097	70,339	42,388	409	41,979	NA	999	80	NA	669	152,163
1947	13,403	36,936	76,712	37,592	NA	37,592	NA	936	80	NA	516	152,773
1946	13,359	33,704	81,469	30,740	NA	30,740	NA	902	85	NA	465	147,365
1945	13,302	34,303	96,066	25,769	NA	25,769	NA	903	100	NA	441	157,582
1944	13,268	29,746	82,053	21,355	NA	21,355	NA	940	139	NA	380	134,613
1943	13,274	27,191	64,678	18,844	NA	18,844	NA	994	207	NA	332	112,246
1942	13,347	27,593	47,344	18,907	NA	18,907	NA	1,048	301	NA	266	95,459
1941	13,427	25,793	28,032	21,262	NA	21,262	NA	1,060	370	NA	310	76,827
1940	13,438	26,291	24,163	18,398	NA	18,398	NA	1,071	463	NA	334	70,720
1939	13,534	21,876	22,428	16,866	NA	16,866	NA	1,091	566	NA	320	63,147
1938	13,657	17,176	21,451	16,024	NA	16,024	NA	1,123	646	NA	380	56,800
1937	13,795	14,931	20,476	16,750	NA	16,750	NA	1,161	520	NA	375	54,212
1936	13,969	15,730	22,307	15,965	NA	15,965	NA	1,178	560	NA	470	56,210
1935	14,123	13,851	20,116	14,719	NA	14,719	NA	1,196	551	NA	493	50,926
1934	14,137	11,202	18,172	14,614	NA	14,614	NA	1,212	465	NA	783	46,448

Table CB-10
Investment Securities of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Obligations of:			Other Obligations		Less:		Total Investment Securities (Book Value)	Market Value
	U.S. Treasury	U.S. Agencies & Corporations	States & Political Subdivisions	Corporate Bonds & Other Sec.	Equity Securities	Trading Account Securities	Valuation Reserves		
1996	169,027	441,856	74,897	93,193	21,854	NA	NA	800,827	801,392
1995	197,940	426,319	74,086	94,207	18,518	NA	NA	811,070	812,777
1994	243,641	400,180	77,221	86,415	15,568	NA	NA	823,025	806,024
1993	266,272	395,763	77,771	81,407	15,497	NA	NA	836,710	848,197
1992	247,194	361,004	71,726	80,296	12,719	NA	NA	772,939	789,449
1991	198,574	319,253	73,250	88,314	11,993	NA	NA	691,384	715,877
1990	150,804	275,628	83,484	85,882	8,824	NA	NA	604,622	609,601
1989	145,316	222,366	94,187	87,258	9,512	NA	NA	558,639	562,175
1988	167,878	166,360	106,233	95,524	NA	NA	NA	535,995	527,874
1987	178,089	135,718	120,756	86,150	NA	NA	NA	520,713	516,327
1986	202,947	83,363	140,366	58,190	NA	NA	NA	484,866	499,373
1985	195,625	49,967	160,557	33,257	NA	NA	NA	439,407	442,925
1984	187,378	52,309	120,790	25,072	NA	NA	NA	385,549	376,997
1983	168,095	76,526	158,385	18,927	2,361	NA	NA	424,294	NA
1982	118,694	76,364	155,081	33,693	1,978	19,134	NA	366,676	NA
1981	103,709	69,103	151,537	25,849	1,938	12,799	NA	339,337	NA
1980	104,466	59,078	146,263	22,867	1,770	9,386	NA	325,058	NA
1979	88,380	49,358	132,807	21,660	1,664	9,777	NA	284,092	NA
1978	89,682	42,316	123,525	19,113	1,609	7,125	NA	269,120	NA
1977	96,027	35,818	113,021	11,648	1,611	NA	NA	258,125	NA
1976	96,883	34,327	103,579	10,183	1,541	NA	NA	246,513	NA
1975	81,014	33,299	100,822	11,078	NA	NA	189	226,024	NA
1974	51,889	31,087	96,823	9,262	NA	NA	169	188,892	NA
1973	55,293	27,538	91,228	5,515	NA	NA	174	179,400	NA
1972	64,710	21,157	87,418	5,348	NA	NA	173	178,459	NA
1971	62,697	17,072	80,135	3,956	NA	NA	179	163,681	NA
1970	58,880	12,481	67,414	2,779	NA	NA	185	141,370	NA
1969	53,263	9,239	57,573	2,129	NA	NA	184	122,019	NA
1968	64,141	10,072	58,392	2,597	NA	NA	NA	135,202	NA
1967	62,212	8,896	49,821	2,312	NA	NA	NA	123,241	NA
1966	55,897	5,951	40,832	1,591	NA	NA	NA	104,271	NA
1965	59,210	4,513	38,480	1,447	NA	NA	NA	103,651	NA

Table CB-10
Investment Securities of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Obligations of:			Other Obligations		Less:		Total Investment Securities (Book Value)	Market Value
	U.S. Treasury	U.S. Agencies & Corporations	States & Political Subdivisions	Corporate Bonds & Other Sec.	Equity Securities	Trading Account Securities	Valuation Reserves		
1964	62,448	3,586	33,344	763	819	NA	NA	100,960	NA
1963	62,707	3,608	29,611	784	762	NA	NA	97,472	NA
1962	65,831	3,006	24,583	804	689	NA	NA	94,912	NA
1961	65,944	2,259	20,104	735	620	NA	NA	89,662	NA
1960	60,422	100	17,337	2,591	571	NA	NA	81,021	NA
1959	58,349	42	16,754	2,899	539	NA	NA	78,583	NA
1958	65,783	6	16,317	3,446	505	NA	NA	86,057	NA
1957	57,679	7	13,733	3,435	476	NA	NA	75,330	NA
1956	57,945	13	12,717	2,829	444	NA	NA	73,947	NA
1955	60,866	10	12,501	3,442	421	NA	NA	77,241	NA
1954	68,100	21	12,387	3,242	392	NA	NA	84,142	NA
1953	62,439	33	10,620	3,387	372	NA	NA	76,852	NA
1952	62,386	22	10,006	3,509	357	NA	NA	76,280	NA
1951	60,578	21	9,016	3,720	338	NA	NA	73,673	NA
1950	61,036	11	7,959	3,869	323	NA	NA	73,198	NA
1949	65,841	6	6,403	3,261	313	NA	NA	75,824	NA
1948	61,398	8	5,511	3,113	308	NA	NA	70,339	NA
1947	67,946	14	5,131	3,320	302	NA	NA	76,713	NA
1946	73,560	15	4,301	3,295	298	NA	NA	81,469	NA
1945	88,911	22	3,875	2,938	320	NA	NA	96,066	NA
1944	74,918	978	3,424	2,386	347	NA	NA	82,053	NA
1943	56,192	2,501	3,288	2,342	355	NA	NA	64,678	NA
1942	37,994	2,718	3,533	2,680	419	NA	NA	47,344	NA
1941	16,945	4,686	3,652	2,305	444	NA	NA	28,032	NA
1940	13,344	4,248	3,608	2,482	481	NA	NA	24,163	NA
1939	12,153	3,822	3,285	2,658	509	NA	NA	22,428	NA
1938	11,937	2,935	3,011	3,028	539	NA	NA	21,451	NA
1937	11,573	2,414	2,587	3,286	615	NA	NA	20,476	NA
1936	12,535	2,558	2,756	3,821	636	NA	NA	22,307	NA
1935	11,168	2,430	2,658	3,244	616	NA	NA	20,116	NA
1934	10,503	1,643	2,411	2,978	636	NA	NA	18,172	NA

Table CB-11
Loans and Leases of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Secured by Real Estate	To Depository Institutions	Agricultural Production	Commercial & Industrial	To Individuals	State & Political Subdivisions	All Other Loans	Lease Financing Receivables	Gross Loans & Leases	Unearned Income	Allowance for Loan & Lease Losses	Net Loans & Leases
1996	1,140,009	114,169	41,313	709,895	560,852	18,586	153,112	78,387	2,816,323	5,308	53,621	2,757,394
1995	1,080,107	86,972	40,180	661,406	535,160	18,727	128,560	57,511	2,608,623	5,853	52,840	2,549,930
1994	997,704	68,215	39,171	589,090	487,104	19,759	118,254	45,258	2,364,555	6,344	52,129	2,306,082
1993	922,965	44,808	37,133	538,569	419,048	21,346	135,136	37,478	2,156,483	6,748	52,756	2,096,979
1992	868,395	37,995	34,994	536,133	385,304	25,122	117,858	34,953	2,040,754	8,779	54,476	1,977,499
1991	851,273	46,706	34,980	558,839	391,855	29,224	114,369	36,803	2,064,049	11,295	55,146	1,997,608
1990	829,785	51,249	33,324	614,984	403,500	34,060	118,848	38,167	2,123,917	13,748	55,532	2,054,637
1989	761,678	57,781	31,115	618,468	401,195	40,221	125,635	37,234	2,073,327	15,131	53,743	2,004,453
1988	675,148	58,762	30,221	600,213	377,969	45,082	126,322	34,432	1,948,149	15,772	46,666	1,885,711
1987	600,205	64,292	29,427	589,036	351,186	52,605	126,527	31,102	1,844,380	15,206	49,890	1,779,284
1986	515,573	70,258	31,602	600,454	335,703	58,750	132,832	27,509	1,772,681	16,243	28,900	1,727,538
1985	438,651	68,029	36,111	577,359	309,001	61,185	134,047	24,314	1,648,697	17,907	23,262	1,607,527
1984	385,723	72,352	40,387	565,252	266,911	49,486	127,268	20,244	1,527,625	19,024	18,705	1,489,895
1983	336,736	109,212	39,893	524,749	224,609	NA	83,629	17,065	1,335,893	19,113	15,472	1,301,308
1982	307,791	106,952	37,005	504,125	198,979	NA	73,201	16,716	1,244,769	20,486	13,203	1,211,080
1981	291,229	94,699	33,709	455,246	192,386	NA	69,438	15,869	1,152,576	21,040	11,415	1,120,121
1980	269,113	81,168	32,260	390,973	187,376	NA	62,611	13,993	1,037,494	21,032	10,053	1,006,409
1979	249,272	69,547	31,422	351,066	192,693	NA	60,787	11,766	966,553	21,851	9,182	935,520
1978	217,074	66,097	28,649	307,592	171,883	NA	59,255	9,057	859,607	18,673	7,956	832,978
1977	178,606	37,450	25,712	197,092	141,252	NA	32,594	5,810	618,516	14,701	6,692	597,123
1976	150,905	35,901	23,268	178,751	118,906	NA	29,783	5,118	542,632	12,595	6,187	523,850
1975	136,187	38,967	20,135	175,923	106,810	NA	24,268	4,413	506,703	7,490	8,655	490,558
1974	131,751	45,202	18,225	184,217	103,714	NA	23,268	3,056	509,433	7,258	8,377	493,798
1973	118,787	39,696	17,153	158,688	100,382	NA	25,048	2,136	461,890	6,695	7,527	447,668
1972	99,086	29,997	14,301	132,498	87,630	NA	25,390	NA	388,902	NA	6,624	382,278
1971	82,314	21,314	12,506	118,401	74,797	NA	18,894	NA	328,226	NA	6,151	322,075
1970	73,083	18,375	11,099	112,268	66,004	NA	17,357	NA	298,186	NA	5,999	292,188
1969	70,325	17,364	10,323	108,394	63,356	NA	16,989	NA	286,751	NA	5,886	280,865
1968	65,328	15,823	9,712	98,143	58,407	NA	17,227	NA	264,640	NA	5,215	259,425
1967	58,674	14,295	9,260	88,182	51,420	NA	15,658	NA	237,489	NA	4,732	232,757
1966	54,102	15,319	8,547	80,394	47,986	NA	13,957	NA	220,305	NA	4,337	215,968
1965	49,394	15,281	8,203	71,235	45,497	NA	13,451	NA	203,061	NA	4,011	199,050

Table CB-11
Loans and Leases of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Secured by Real Estate	To Depository Institutions	Agricultural Production	Commercial & Industrial	To Individuals	State & Political Subdivisions	All Other Loans	Lease Financing Receivables	Gross Loans & Leases	Unearned Income	Allowance for Loan & Lease Losses	Net Loans & Leases
1964	43,733	14,271	7,496	60,040	39,815	NA	13,294	NA	178,649	NA	3,553	175,096
1963	39,088	13,036	7,461	52,702	34,532	NA	12,108	NA	158,928	NA	2,995	155,933
1962	34,309	11,020	7,073	48,668	30,524	NA	11,122	NA	142,718	NA	2,694	140,023
1961	30,330	8,343	6,224	45,157	27,820	NA	9,540	NA	127,414	NA	2,606	124,807
1960	28,694	8,086	5,640	43,132	26,377	NA	7,949	NA	119,878	NA	2,356	117,522
1959	28,031	7,938	4,983	40,195	24,134	NA	7,585	NA	112,867	NA	2,172	110,695
1958	25,267	718	4,927	40,457	20,680	NA	8,037	NA	100,087	NA	1,955	98,132
1957	23,104	728	4,030	40,546	20,200	NA	6,969	NA	95,577	NA	1,776	93,801
1956	22,484	654	4,116	38,707	18,829	NA	6,915	NA	91,705	NA	1,562	90,143
1955	20,767	573	4,411	33,210	17,160	NA	7,507	NA	83,628	NA	1,268	82,360
1954	18,347	240	5,127	26,823	14,720	NA	6,154	NA	71,412	NA	1,071	70,341
1953	16,613	162	4,884	27,158	14,412	NA	5,000	NA	68,227	NA	961	67,266
1952	15,616	157	3,825	27,816	12,642	NA	4,673	NA	64,728	NA	904	63,824
1951	14,487	149	3,331	25,788	10,399	NA	4,030	NA	58,184	NA	814	57,371
1950	13,416	90	2,833	21,808	10,061	NA	4,273	NA	52,482	NA	673	51,809
1949	11,413	98	2,963	16,939	8,007	NA	3,627	NA	43,047	NA	548	42,499
1948	10,671	121	2,775	18,765	6,806	NA	3,249	NA	42,388	NA	409	41,979
1947	9,271	114	1,610	18,015	5,655	NA	2,927	NA	37,592	NA	NA	37,592
1946	7,106	81	1,358	14,019	4,031	NA	4,144	NA	30,740	NA	NA	30,740
1945	4,679	49	1,314	9,462	2,361	NA	7,903	NA	25,769	NA	NA	25,769
1944	4,344	59	1,723	7,921	1,888	NA	5,419	NA	21,355	NA	NA	21,355
1943	4,438	58	1,505	7,778	1,868	NA	3,196	NA	18,843	NA	NA	18,843
1942	4,647	27	1,642	7,758	2,270	NA	2,563	NA	18,907	NA	NA	18,907
1941	4,776	40	1,450	9,215	NA	NA	5,782	NA	21,262	NA	NA	21,262
1940	4,470	44	1,281	7,179	NA	NA	5,423	NA	18,398	NA	NA	18,398
1939	4,137	57	1,094	6,331	NA	NA	5,245	NA	16,866	NA	NA	16,866
1938	3,859	128	1,065	5,633	NA	NA	5,339	NA	16,024	NA	NA	16,024
1937	3,641	73	788	NA	NA	NA	12,247	NA	16,750	NA	NA	16,750
1936	3,447	90	637	NA	NA	NA	11,790	NA	15,965	NA	NA	15,965
1935	3,323	105	NA	NA	NA	NA	11,291	NA	14,719	NA	NA	14,719
1934	3,336	164	NA	NA	NA	NA	11,114	NA	14,614	NA	NA	14,614

Table CB-12
Real Estate Loans of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Domestic Office Loans Secured by Real Estate						Real Estate Loans In Foreign Offices	Total Real Estate Loans
	Construction and Land Development	1-4 Family Residential Properties	Multifamily Residential Properties	Farmland	Nonfarm Non- Residential	Total		
1996	76,402	656,421	38,148	24,960	315,995	1,111,926	28,083	1,140,009
1995	68,696	625,982	35,788	23,907	298,532	1,052,905	27,202	1,080,107
1994	64,506	568,955	31,928	22,649	283,208	971,246	26,457	997,703
1993	66,415	515,864	29,693	20,944	267,699	900,615	22,350	922,965
1992	78,618	463,470	27,237	19,950	257,777	847,052	21,343	868,395
1991	102,645	430,695	23,879	18,509	249,581	825,309	25,964	851,273
1990	126,160	400,625	20,899	17,294	238,220	803,198	26,587	829,785
1989	135,987	350,843	19,980	16,696	215,382	738,888	22,790	761,678
1988	128,441	301,767	18,260	15,517	189,036	653,021	22,127	675,148
1987	119,911	263,222	17,681	14,433	167,538	582,785	17,420	600,205
1986	106,744	222,590	15,894	12,709	140,362	498,299	17,274	515,573
1985	89,234	198,751	12,590	11,359	113,450	425,384	13,267	438,651
1984	76,140	181,639	10,798	10,181	96,133	374,891	10,832	385,723
1983	60,577	167,339	9,297	9,313	81,431	327,957	8,779	336,736
1982	52,305	158,473	7,636	8,373	72,072	298,859	8,932	307,791
1981	44,946	154,971	7,098	8,318	67,257	282,590	8,639	291,229
1980	36,591	146,865	6,498	8,549	63,875	262,378	6,735	269,113
1979	32,720	136,776	6,281	8,563	59,587	243,927	5,346	249,273
1978	27,024	117,944	5,694	8,474	53,604	212,740	4,334	217,074
1977	21,395	96,765	4,911	7,732	47,803	178,606	NA	178,606
1976	17,273	81,080	4,582	6,717	41,253	150,905	NA	150,905
1975	NA	77,019	5,915	6,371	46,882	136,187	NA	136,187
1974	NA	74,552	7,591	6,031	43,577	131,751	NA	131,751
1973	NA	67,796	6,929	5,420	38,642	118,787	NA	118,787
1972	NA	56,843	5,776	4,752	31,715	99,086	NA	99,086
1971	NA	47,881	3,982	4,174	26,278	82,314	NA	82,314
1970	NA	42,217	3,308	4,319	23,239	73,083	NA	73,083
1969	NA	41,068	3,210	3,993	22,053	70,325	NA	70,325
1968	NA	41,144	NA	3,735	20,449	65,328	NA	65,328
1967	NA	37,370	NA	3,419	17,885	58,674	NA	58,674
1966	NA	34,660	NA	3,112	16,330	54,102	NA	54,102
1965	NA	32,159	NA	2,888	14,346	49,394	NA	49,394

Table CB-12
Real Estate Loans of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Domestic Office Loans Secured by Real Estate						Real Estate Loans In Foreign Offices	Total Real Estate Loans
	Construction and Land Development	1-4 Family Residential Properties	Multifamily Residential Properties	Farmland	Nonfarm Non- Residential	Total		
1964	NA	28,739	NA	2,617	12,378	43,733	NA	43,733
1963	NA	26,245	NA	2,303	10,540	39,088	NA	39,088
1962	NA	23,368	NA	2,003	8,939	34,309	NA	34,309
1961	NA	21,150	NA	1,731	7,449	30,330	NA	30,330
1960	NA	20,288	NA	1,631	6,775	28,694	NA	28,694
1959	NA	20,247	NA	1,571	6,214	28,031	NA	28,031
1958	NA	18,420	NA	1,453	5,394	25,267	NA	25,267
1957	NA	16,990	NA	1,349	4,766	23,104	NA	23,104
1956	NA	16,836	NA	1,317	4,331	22,484	NA	22,484
1955	NA	15,715	NA	1,279	3,773	20,767	NA	20,767
1954	NA	13,979	NA	1,139	3,229	18,347	NA	18,347
1953	NA	12,744	NA	1,062	2,806	16,613	NA	16,613
1952	NA	11,996	NA	1,037	2,583	15,616	NA	15,616
1951	NA	11,081	NA	983	2,423	14,487	NA	14,487
1950	NA	10,250	NA	946	2,219	13,416	NA	13,416
1949	NA	8,513	NA	886	2,014	11,413	NA	11,413
1948	NA	7,913	NA	848	1,911	10,671	NA	10,671
1947	NA	6,816	NA	794	1,661	9,271	NA	9,271
1946	NA	5,058	NA	684	1,365	7,106	NA	7,106
1945	NA	3,332	NA	507	840	4,679	NA	4,679
1944	NA	3,157	NA	450	738	4,344	NA	4,344
1943	NA	3,204	NA	449	786	4,438	NA	4,438
1942	NA	3,263	NA	477	907	4,647	NA	4,647
1941	NA	3,209	NA	535	1,031	4,776	NA	4,776
1940	NA	2,883	NA	544	1,044	4,470	NA	4,470
1939	NA	2,597	NA	534	1,006	4,137	NA	4,137
1938	NA	2,417	NA	519	923	3,859	NA	3,859
1937	NA	3,139	NA	502	NA	3,641	NA	3,641
1936	NA	2,959	NA	488	NA	3,447	NA	3,447
1935	NA	2,835	NA	488	NA	3,323	NA	3,323
1934	NA	2,836	NA	499	NA	3,336	NA	3,336

Table CB-13
Loans to Individuals of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Credit Cards & Related Plans	All Other	Memo:			Total	Year End	Credit Cards & Related Plans	All Other	Memo:			Total
			Auto	Mobile Homes	Single Payment					Auto	Mobile Homes	Single Payment	
1996	231,357	329,495	NA	NA	NA	560,852	1964	NA	39,815	14,662	NA	11,950	39,815
1995	215,805	319,355	NA	NA	NA	535,160	1963	NA	34,532	12,437	NA	10,265	34,532
1994	186,755	300,348	NA	NA	NA	487,103	1962	NA	30,524	10,529	NA	9,340	30,524
1993	153,434	265,615	NA	NA	NA	419,049	1961	NA	27,820	9,062	NA	8,776	27,820
1992	135,901	249,403	NA	NA	NA	385,304	1960	NA	26,377	8,928	NA	7,722	26,377
1991	139,097	252,758	NA	NA	NA	391,855	1959	NA	24,134	NA	NA	NA	24,134
1990	133,593	269,907	NA	NA	NA	403,500	1958	NA	20,680	NA	NA	NA	20,680
1989	131,460	269,735	NA	NA	NA	401,195	1957	NA	20,200	NA	NA	NA	20,200
1988	117,236	260,733	NA	NA	NA	377,969	1956	NA	18,829	NA	NA	NA	18,829
1987	102,911	248,276	NA	NA	NA	351,186	1955	NA	17,160	NA	NA	NA	17,160
1986	91,857	243,846	NA	NA	NA	335,703	1954	NA	14,720	NA	NA	NA	14,720
1985	78,446	230,555	NA	NA	NA	309,001	1953	NA	14,412	NA	NA	NA	14,412
1984	61,196	205,715	NA	NA	NA	266,911	1952	NA	12,642	NA	NA	NA	12,642
1983	45,242	179,367	NA	NA	NA	224,609	1951	NA	10,399	NA	NA	NA	10,399
1982	36,728	162,251	NA	NA	NA	198,979	1950	NA	10,061	NA	NA	NA	10,061
1981	32,816	159,569	NA	NA	NA	192,385	1949	NA	8,007	NA	NA	NA	8,007
1980	29,872	157,504	62,019	10,375	33,203	187,376	1948	NA	6,806	NA	NA	NA	6,806
1979	29,934	162,759	67,805	10,659	32,228	192,693	1947	NA	5,655	NA	NA	NA	5,655
1978	24,438	147,445	61,051	9,735	30,539	171,883	1946	NA	4,031	514	NA	2,203	4,031
1977	18,461	122,791	49,862	9,125	27,943	141,252	1945	NA	2,361	225	NA	1,472	2,361
1976	14,428	104,478	39,825	8,738	24,321	118,906	1944	NA	1,888	174	NA	1,205	1,888
1975	12,377	94,433	33,509	8,668	23,221	106,810	1943	NA	1,868	160	NA	1,206	1,868
1974	11,138	92,576	32,943	9,002	22,989	103,714	1942	NA	2,270	280	NA	1,257	2,270
1973	9,141	91,242	33,481	8,380	23,754	100,383	1941	NA	NA	NA	NA	NA	NA
1972	7,224	80,406	29,085	6,436	22,485	87,630	1940	NA	NA	NA	NA	NA	NA
1971	5,988	68,809	24,851	4,674	19,353	74,797	1939	NA	NA	NA	NA	NA	NA
1970	5,152	60,852	22,366	NA	16,929	66,004	1938	NA	NA	NA	NA	NA	NA
1969	3,722	59,633	22,706	NA	17,066	63,356	1937	NA	NA	NA	NA	NA	NA
1968	2,110	56,297	21,200	NA	16,699	58,407	1936	NA	NA	NA	NA	NA	NA
1967	1,350	50,070	18,890	NA	14,893	51,420	1935	NA	NA	NA	NA	NA	NA
1966	NA	47,986	18,290	NA	13,702	47,986	1934	NA	NA	NA	NA	NA	NA
1965	NA	45,497	17,139	NA	13,666	45,497							

Table CB-14
Liabilities of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Number of Banks	Liabilities					Equity Capital						Total Liabilities & Capital
		Total Deposits	Borrowed Funds	Subordinated Notes	Other Liabilities	Total Liabilities	Preferred Stock	Common Stock	Surplus	Undivided Profits	Other Capital	Total Capital	
1996	9,528	3,197,234	678,045	51,177	276,591	4,203,047	2,011	35,099	167,664	170,521	NA	375,295	4,578,342
1995	9,940	3,027,573	627,013	43,535	264,981	3,963,102	1,835	35,869	146,790	165,083	NA	349,577	4,312,679
1994	10,451	2,874,439	562,263	40,756	220,971	3,698,429	1,505	34,619	136,056	139,908	NA	312,088	4,010,517
1993	10,958	2,754,329	497,889	37,372	120,083	3,409,673	1,523	32,870	126,507	135,591	NA	296,491	3,706,164
1992	11,462	2,698,681	406,671	33,731	103,177	3,242,260	1,610	32,130	117,352	112,311	NA	263,403	3,505,663
1991	11,921	2,687,664	379,726	24,962	106,631	3,198,983	1,524	31,260	101,522	97,392	NA	231,698	3,430,681
1990	12,343	2,650,150	385,292	23,920	111,511	3,170,873	1,673	30,858	92,382	93,703	NA	218,616	3,389,489
1989	12,709	2,548,505	419,092	19,774	107,169	3,094,540	1,557	30,537	82,150	90,578	NA	204,822	3,299,362
1988	13,123	2,431,735	381,411	16,862	104,242	2,934,250	1,771	30,160	75,326	89,289	NA	196,546	3,130,796
1987	13,703	2,335,441	361,767	17,614	104,475	2,819,298	1,682	30,165	70,594	78,210	NA	180,651	2,999,949
1986	14,199	2,283,527	358,970	16,941	99,117	2,758,556	1,394	29,574	63,991	87,183	NA	182,143	2,940,699
1985	14,407	2,118,088	320,432	14,659	108,376	2,561,554	994	29,142	58,737	80,245	NA	169,117	2,730,671
1984	14,483	1,962,935	261,260	10,204	120,369	2,354,767	818	28,082	53,004	72,199	NA	154,103	2,508,870
1983	14,469	1,842,503	236,380	7,093	115,588	2,201,564	664	25,723	47,894	66,256	NA	140,537	2,342,101
1982	14,451	1,705,689	237,593	7,330	113,894	2,064,506	316	24,729	43,229	60,559	NA	128,833	2,193,339
1981	14,414	1,588,782	211,798	6,460	103,639	1,910,679	171	23,557	40,301	54,274	NA	118,303	2,028,982
1980	14,434	1,481,162	177,705	6,554	82,672	1,748,093	135	21,672	37,776	48,011	NA	107,594	1,855,687
1979	14,364	1,362,805	154,023	6,253	71,467	1,594,548	126	20,274	35,329	41,512	NA	97,241	1,691,789
1978	14,391	1,233,403	126,447	6,159	54,486	1,420,495	114	18,182	33,203	35,942	NA	87,441	1,507,936
1977	14,411	1,116,618	97,510	5,831	40,153	1,260,112	99	17,265	31,085	30,815	NA	79,264	1,339,376
1976	14,410	991,913	80,771	5,221	32,237	1,110,142	67	16,221	28,894	27,088	NA	72,270	1,182,412
1975	14,384	915,856	61,317	4,422	41,225	1,022,820	48	15,565	26,706	20,565	970	63,854	1,086,674
1974	14,230	871,225	60,073	4,261	42,417	977,976	43	14,789	25,313	18,033	1,043	59,221	1,037,197
1973	13,976	681,619	58,432	4,117	26,962	771,130	66	13,846	23,593	15,362	962	53,829	824,960
1972	13,733	616,908	38,811	4,093	22,703	682,515	69	12,854	21,528	13,012	924	48,387	730,902
1971	13,612	539,184	26,312	2,956	21,059	589,511	92	11,811	19,896	11,135	1,128	44,062	633,573
1970	13,511	482,506	19,850	2,092	25,121	529,569	107	11,138	18,073	10,145	1,127	40,589	570,158
1969	13,473	436,990	18,654	1,998	29,316	486,958	103	10,529	17,461	8,428	1,166	37,688	524,645
1968	13,487	434,652	8,683	2,110	20,197	465,641	91	9,773	16,174	7,421	1,061	34,519	500,160
1967	13,514	395,796	5,549	1,984	15,299	418,629	87	9,254	14,983	6,607	1,087	32,018	450,647
1966	13,538	352,840	4,729	1,730	13,637	372,935	62	8,857	13,999	6,167	880	29,964	402,899
1965	13,544	331,513	4,337	1,653	9,640	347,142	40	8,508	13,465	5,438	802	28,252	375,394

Table CB-14
Liabilities of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Number of Banks	Liabilities					Equity Capital						Total Liabilities & Capital
		Total Deposits	Borrowed Funds	Subordinated Notes	Other Liabilities	Total Liabilities	Preferred Stock	Common Stock	Surplus	Undivided Profits	Other Capital	Total Capital	
1964	13,493	306,230	2,591	811	8,871	318,503	42	7,886	12,893	5,113	693	26,627	345,130
1963	13,291	274,647	3,577	130	8,245	286,598	38	7,283	12,163	5,112	595	25,192	311,790
1962	13,124	261,444	3,584	20	7,203	272,251	35	6,882	11,458	4,790	567	23,732	295,983
1961	13,115	247,905	462	22	6,884	255,273	15	6,585	10,798	4,157	546	22,101	277,374
1960	13,126	228,993	152	23	6,519	235,688	15	6,170	9,916	4,020	514	20,634	256,322
1959	13,114	219,012	609	26	4,571	224,217	17	5,818	9,276	3,631	462	19,205	243,422
1958	13,124	215,169	70	28	4,044	219,310	19	5,371	8,789	3,458	527	18,165	237,474
1957	13,165	200,485	68	28	3,894	204,476	18	5,124	8,242	3,232	443	17,059	221,534
1956	13,218	196,507	63	29	3,555	200,154	18	4,825	7,760	2,941	447	15,992	216,146
1955	13,237	190,989	150	30	2,997	194,166	20	4,518	7,209	2,777	457	14,980	209,145
1954	13,323	183,309	23	24	2,978	186,334	24	4,239	6,857	2,653	482	14,255	200,589
1953	13,432	175,083	59	22	2,656	177,820	30	3,979	6,284	2,498	451	13,242	191,062
1952	13,439	171,357	189	25	2,551	174,122	33	3,818	5,938	2,307	464	12,560	186,682
1951	13,455	163,172	38	18	2,316	165,544	51	3,631	5,504	2,258	461	11,904	177,449
1950	13,446	153,498	87	20	1,926	155,531	62	3,437	5,200	2,093	469	11,261	166,792
1949	13,436	143,194	14	22	1,462	144,692	69	3,305	4,803	1,953	496	10,627	155,319
1948	13,419	140,683	54	22	1,266	142,025	78	3,164	4,504	1,872	520	10,138	152,163
1947	13,403	141,889	61	30	1,087	143,067	87	3,079	4,316	1,649	575	9,706	152,773
1946	13,359	137,030	39	35	1,008	138,112	112	2,996	4,060	1,494	591	9,253	147,365
1945	13,302	147,811	215	43	884	148,953	153	2,839	3,785	1,291	562	8,629	157,582
1944	13,268	125,752	121	50	746	126,669	202	2,663	3,402	1,169	506	7,944	134,613
1943	13,274	104,116	45	NA	631	104,792	NA	2,875	3,090	1,006	483	7,454	112,246
1942	13,347	87,820	10	NA	573	88,403	NA	2,849	2,801	972	434	7,056	95,459
1941	13,427	69,421	10	NA	554	69,985	NA	2,849	2,686	895	412	6,842	76,827
1940	13,438	63,470	11	NA	566	64,047	NA	2,872	2,563	838	400	6,673	70,720
1939	13,534	56,076	14	NA	532	56,622	NA	2,914	2,443	789	378	6,524	63,147
1938	13,657	49,779	31	NA	556	50,365	NA	2,982	2,347	742	365	6,435	56,800
1937	13,795	47,224	49	NA	536	47,808	NA	3,030	2,268	704	402	6,404	54,212
1936	13,969	49,283	56	NA	543	49,882	NA	3,081	2,185	662	401	6,329	56,210
1935	14,123	44,147	66	NA	503	44,716	NA	3,300	1,946	547	417	6,209	50,926
1934	14,137	39,015	93	NA	1,189	40,297	NA	3,349	1,915	470	418	6,152	46,448

Table CB-15
Deposits of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Deposits of:				Domestic Office Deposits						Interest Bearing	Non- Interest Bearing	Total Deposits Domestic & Foreign
	Individuals, Partnerships & Corporations	U.S. Government	States & Political Subdivisions	All Other	Demand	Savings	Time	Transaction	Non- Transaction				
1996	2,828,145	9,322	116,996	242,770	603,312	1,083,117	1,037,261	798,883	1,924,806	2,532,925	664,309	3,197,234	
1995	2,667,338	8,167	110,860	241,208	576,708	1,030,048	966,722	826,500	1,746,979	2,415,588	611,985	3,027,573	
1994	2,531,369	8,855	101,491	232,723	545,727	1,047,700	849,096	852,820	1,589,703	2,301,979	572,460	2,874,439	
1993	2,455,839	8,573	96,366	193,550	540,139	1,089,036	795,157	854,676	1,569,656	2,182,233	572,096	2,754,329	
1992	2,411,802	9,027	96,789	181,064	510,844	1,046,622	854,415	810,325	1,601,555	2,157,924	540,757	2,698,681	
1991	2,389,586	7,138	100,358	190,582	454,228	913,061	1,015,732	706,832	1,676,189	2,207,199	480,465	2,687,664	
1990	2,357,805	9,105	105,420	177,820	463,950	798,101	1,094,654	684,514	1,672,191	2,161,501	488,649	2,650,150	
1989	2,227,908	5,961	109,069	205,567	460,604	748,845	1,027,344	668,501	1,568,291	2,065,031	483,473	2,548,505	
1988	2,107,362	5,648	108,614	210,112	458,843	741,519	916,293	661,809	1,454,846	1,952,256	479,478	2,431,735	
1987	1,984,723	5,735	106,112	238,870	455,826	721,267	816,737	644,487	1,349,343	1,857,831	477,609	2,335,441	
1986	1,924,953	5,276	104,975	248,323	510,809	712,366	746,558	686,042	1,283,690	1,751,130	532,397	2,283,527	
1985	1,767,002	5,036	102,470	243,580	451,005	589,137	756,102	583,178	1,213,066	1,646,777	471,310	2,118,088	
1984	1,631,372	4,102	92,707	234,752	414,171	503,631	727,563	526,384	1,118,981	1,531,600	431,335	1,962,935	
1983	1,524,819	3,409	83,339	230,935	389,527	463,839	680,738	397,058	1,137,047	1,451,703	390,799	1,842,503	
1982	1,372,786	3,375	87,673	241,855	370,860	304,208	723,911	376,931	1,022,048	1,334,828	370,860	1,705,689	
1981	1,251,402	3,561	82,525	251,295	384,273	223,450	661,626	388,993	880,357	1,204,509	384,273	1,588,782	
1980	1,118,042	3,491	81,455	278,178	431,540	200,871	554,741	435,187	751,962	1,049,623	431,540	1,481,163	
1979	1,002,172	3,617	83,319	273,696	430,691	206,568	453,053	433,527	656,785	932,114	430,691	1,362,804	
1978	907,128	3,861	84,576	237,838	399,460	220,399	392,925	401,455	611,328	833,943	399,460	1,233,403	
1977	775,304	8,220	76,387	69,259	378,723	220,090	330,356	380,363	548,806	550,446	378,723	929,169	
1976	695,594	3,776	68,107	63,447	333,963	203,926	293,035	335,916	495,008	496,961	333,963	830,924	
1975	645,305	3,715	66,990	64,739	321,423	160,654	298,672	323,132	457,617	459,326	321,423	780,749	
1974	604,638	5,322	68,898	67,556	314,417	136,258	295,738	315,833	430,580	431,996	314,417	746,413	
1973	555,152	10,328	63,333	52,807	309,106	127,775	244,738	310,441	371,179	372,513	309,106	681,619	
1972	504,284	11,554	56,001	45,069	296,391	124,188	196,328	297,539	319,368	320,516	296,391	616,908	
1971	439,569	10,794	48,193	40,628	262,279	112,166	164,739	263,194	275,990	276,905	262,279	539,184	
1970	395,242	8,380	41,072	37,811	247,166	98,811	136,528	247,733	234,772	235,339	247,166	482,506	
1969	365,935	5,273	30,819	34,963	240,131	93,796	103,063	240,408	196,582	196,859	240,131	436,990	
1968	361,993	5,389	35,996	31,273	228,725	96,166	109,761	229,037	205,614	205,927	228,725	434,652	
1967	329,860	5,524	31,466	28,946	210,457	94,451	90,888	210,797	184,998	185,339	210,457	395,796	
1966	293,566	5,248	28,521	25,506	191,737	90,077	71,026	191,918	160,922	161,103	191,737	352,840	
1965	275,205	5,805	26,412	24,090	183,837	92,555	55,121	NA	NA	147,676	183,837	331,513	

Table CB-15
Deposits of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Deposits of:				Domestic Office Deposits						Interest Bearing	Non- Interest Bearing	Total Deposits Domestic & Foreign
	Individuals, Partnerships & Corporations	U.S. Government	States & Political Subdivisions	All Other	Demand	Savings	Time	Transaction	Non- Transaction				
1964	252,983	6,791	23,297	23,159	178,691	82,967	44,572	NA	NA	127,539	178,691	306,230	
1963	228,042	7,015	20,145	19,444	162,952	76,414	35,281	NA	NA	111,694	162,953	274,647	
1962	216,424	7,109	18,491	19,419	163,217	71,044	27,183	NA	NA	98,227	163,217	261,444	
1961	203,088	6,240	17,658	20,919	165,093	63,888	18,924	NA	NA	82,812	165,093	247,905	
1960	188,016	6,212	16,161	18,605	155,709	73,284	NA	NA	NA	73,284	155,709	228,993	
1959	182,247	5,344	14,553	16,867	151,538	67,473	NA	NA	NA	67,473	151,539	219,012	
1958	178,227	4,611	14,454	17,876	149,488	65,681	NA	NA	NA	65,681	149,488	215,169	
1957	166,117	4,206	13,400	16,763	142,827	57,658	NA	NA	NA	57,658	142,827	200,485	
1956	162,348	4,099	12,769	17,291	144,385	52,122	NA	NA	NA	52,122	144,385	196,507	
1955	158,105	4,096	12,505	16,282	141,037	49,951	NA	NA	NA	49,951	141,038	190,989	
1954	150,177	4,557	12,192	16,383	134,783	48,526	NA	NA	NA	48,526	134,783	183,309	
1953	143,668	4,486	11,373	15,557	130,289	44,794	NA	NA	NA	44,794	130,289	175,083	
1952	140,639	5,296	10,424	14,998	129,992	41,365	NA	NA	NA	41,365	129,992	171,357	
1951	134,915	3,642	9,833	14,783	124,880	38,292	NA	NA	NA	38,292	124,880	163,172	
1950	127,480	2,989	9,282	13,746	117,007	36,491	NA	NA	NA	36,491	117,007	153,498	
1949	118,929	3,239	8,657	12,369	107,146	36,049	NA	NA	NA	36,049	107,145	143,194	
1948	118,073	2,442	8,267	11,900	105,155	35,528	NA	NA	NA	35,528	105,155	140,683	
1947	120,260	1,438	7,521	12,670	106,935	34,954	NA	NA	NA	34,954	106,935	141,889	
1946	115,025	3,052	6,633	12,320	103,416	33,613	NA	NA	NA	33,613	103,417	137,030	
1945	104,486	23,846	5,595	13,884	117,847	29,964	NA	NA	NA	29,964	117,847	147,811	
1944	88,866	19,867	4,944	12,074	101,793	23,958	NA	NA	NA	23,958	101,794	125,752	
1943	78,587	10,075	4,749	10,705	84,956	19,160	NA	NA	NA	19,160	84,956	104,116	
1942	64,054	8,229	4,393	11,144	71,559	16,261	NA	NA	NA	16,261	71,559	87,820	
1941	52,776	1,821	4,170	10,654	53,561	13,261	2,598	NA	NA	15,860	53,561	69,421	
1940	48,374	735	3,821	10,539	47,716	13,062	2,691	NA	NA	15,754	47,716	63,470	
1939	42,281	859	3,413	9,523	40,839	12,622	2,615	NA	NA	15,237	40,839	56,076	
1938	38,084	924	3,517	7,254	34,949	12,196	2,634	NA	NA	14,829	34,950	49,779	
1937	36,912	927	3,256	6,128	32,364	12,100	2,759	NA	NA	14,859	32,365	47,224	
1936	37,834	1,086	3,263	7,100	35,147	11,491	2,645	NA	NA	14,136	35,147	49,283	
1935	33,512	1,161	3,079	6,394	30,780	10,575	2,792	NA	NA	13,368	30,779	44,147	
1934	29,253	2,211	2,601	4,950	26,333	9,709	2,974	NA	NA	12,683	26,332	39,015	

Table CB-16
Interest Earning Assets and Interest Bearing Liabilities of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Interest Bearing Assets					Total Interest Bearing Assets	Interest Bearing Liabilities						Total Interest Bearing Liabilities
	Interest Bearing Balances	Investment Securities	Net Loans & Leases	Federal Funds Sold	Trading Account Assets		Interest Bearing Deposits	Federal Funds Purchased	Mortgage Indebtedness	Demand Notes & Other Borrowing	Subordinated Notes & Debentures		
1996	94,788	800,827	2,757,395	164,076	240,977	4,058,063	2,532,925	317,928	1,898	358,219	51,177	3,262,147	
1995	79,120	811,070	2,549,930	180,842	217,179	3,838,141	2,415,588	326,507	1,456	299,050	43,535	3,086,136	
1994	94,493	823,024	2,306,083	149,112	193,938	3,566,650	2,301,978	312,509	1,516	248,238	40,756	2,904,997	
1993	84,141	836,710	2,096,979	150,700	122,294	3,290,824	2,182,233	274,669	1,810	221,410	37,372	2,717,494	
1992	98,493	772,939	1,977,497	158,430	80,540	3,087,899	2,157,924	252,376	1,902	152,393	33,731	2,598,326	
1991	106,263	691,384	1,997,609	149,269	66,589	3,011,114	2,207,199	230,925	1,962	146,839	24,962	2,611,887	
1990	102,430	604,622	2,054,638	146,670	47,931	2,956,291	2,161,501	245,324	2,177	137,792	23,920	2,570,714	
1989	135,620	558,639	2,004,451	146,492	42,749	2,887,951	2,065,031	275,691	2,178	141,222	19,774	2,503,896	
1988	149,545	535,995	1,885,710	127,698	35,517	2,734,465	1,952,256	234,929	2,851	143,631	16,862	2,350,529	
1987	163,912	520,713	1,779,284	130,417	32,716	2,627,042	1,857,831	237,451	2,697	121,619	17,614	2,237,213	
1986	154,073	484,865	1,727,538	139,056	43,048	2,548,579	1,751,130	248,380	2,850	107,740	16,941	2,127,042	
1985	142,043	439,407	1,607,527	133,205	40,511	2,362,693	1,646,777	222,006	2,971	95,455	14,659	1,981,869	
1984	142,264	385,549	1,489,896	110,717	28,610	2,157,037	1,531,600	188,776	2,980	69,504	10,204	1,803,064	
1983	169,575	424,295	1,301,308	93,489	17,049	2,005,716	1,452,944	178,573	2,806	55,008	7,092	1,696,423	
1982	179,515	366,676	1,211,081	103,793	19,134	1,880,199	1,335,264	179,802	2,795	55,164	7,328	1,580,353	
1981	162,142	339,337	1,120,121	91,149	12,799	1,725,548	1,204,683	163,847	2,569	45,434	6,465	1,422,998	
1980	141,668	324,058	1,006,408	70,346	9,386	1,551,866	1,049,623	133,271	2,242	42,201	6,549	1,233,886	
1979	115,196	284,092	935,521	61,271	9,777	1,405,857	932,323	112,347	2,149	39,526	6,253	1,092,598	
1978	99,141	269,120	832,979	48,888	7,125	1,257,253	834,141	91,401	2,087	32,996	6,159	966,784	
1977	93,953	258,125	722,814	49,014	7,265	1,131,171	737,862	83,317	1,048	13,147	5,831	841,205	
1976	87,026	246,513	626,675	45,506	8,251	1,013,971	657,944	70,435	826	9,510	5,221	743,936	
1975	70,771	226,024	581,214	36,978	5,699	920,686	594,435	52,609	774	7,934	4,422	660,174	
1974	57,772	188,892	575,444	38,878	8,043	869,029	556,925	50,980	725	8,368	4,261	621,259	
1973	3,558	179,401	447,668	34,380	8,655	673,662	372,514	50,470	772	7,118	4,117	434,991	
1972	3,523	178,459	382,278	25,635	5,128	595,024	320,516	33,731	1,161	3,920	4,093	363,421	
1971	2,995	163,681	322,075	19,643	5,308	513,702	276,905	24,180	668	1,463	2,956	306,172	
1970	1,797	141,370	292,187	15,952	5,664	456,970	235,343	16,609	669	2,573	2,092	257,286	
1969	551	122,019	280,866	9,712	3,182	416,330	196,859	14,685	602	3,367	1,998	217,511	
1968	599	135,202	259,425	6,527	NA	401,754	205,927	7,468	NA	1,214	2,110	216,720	
1967	825	123,241	232,757	3,924	NA	360,747	185,339	4,980	NA	569	1,984	192,873	
1966	508	104,271	215,969	2,461	NA	323,209	161,103	2,824	NA	1,905	1,730	167,562	
1965	741	103,651	199,050	2,064	NA	305,506	147,676	2,438	NA	1,898	1,653	153,665	

Table CB-16
Interest Earning Assets and Interest Bearing Liabilities of Insured Commercial Banks at Year End
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

Year End	Interest Bearing Assets					Total Interest Bearing Assets	Interest Bearing Liabilities					Total Interest Bearing Liabilities
	Interest Bearing Balances	Investment Securities	Net Loans & Leases	Federal Funds Sold	Trading Account Assets		Interest Bearing Deposits	Federal Funds Purchased	Mortgage Indebted- ness	Demand Notes & Other Borrowing	Subordinated Notes & Debentures	
1964	859	100,960	175,096	NA	NA	276,915	127,539	NA	NA	2,591	811	130,941
1963	667	97,472	155,933	NA	NA	254,072	111,694	NA	NA	3,577	130	115,401
1962	494	94,912	140,023	NA	NA	235,430	98,227	NA	NA	3,584	20	101,831
1961	330	89,662	124,807	NA	NA	214,799	82,812	NA	NA	462	22	83,296
1960	205	81,020	117,522	NA	NA	198,747	73,284	NA	NA	152	23	73,459
1959	166	78,582	110,695	NA	NA	189,444	67,473	NA	NA	609	26	68,108
1958	189	86,056	98,132	NA	NA	184,377	65,681	NA	NA	70	28	65,779
1957	122	75,330	93,801	NA	NA	169,253	57,658	NA	NA	68	28	57,754
1956	106	73,947	90,143	NA	NA	164,196	52,122	NA	NA	63	29	52,214
1955	143	77,240	82,360	NA	NA	159,744	49,951	NA	NA	150	30	50,131
1954	163	84,142	70,341	NA	NA	154,646	48,526	NA	NA	23	24	48,573
1953	103	76,851	67,266	NA	NA	144,221	44,794	NA	NA	59	22	44,875
1952	117	76,280	63,824	NA	NA	140,221	41,365	NA	NA	189	25	41,579
1951	90	73,673	57,371	NA	NA	131,134	38,292	NA	NA	38	18	38,348
1950	181	73,198	51,809	NA	NA	125,188	36,491	NA	NA	87	20	36,598
1949	80	75,824	42,499	NA	NA	118,403	36,049	NA	NA	14	22	36,085
1948	74	70,339	41,979	NA	NA	112,392	35,528	NA	NA	54	22	35,604
1947	78	76,712	37,592	NA	NA	114,382	34,954	NA	NA	61	30	35,045
1946	117	81,469	30,740	NA	NA	112,326	33,613	NA	NA	39	35	33,687
1945	99	96,066	25,769	NA	NA	121,934	29,964	NA	NA	215	43	30,222
1944	81	82,053	21,355	NA	NA	103,489	23,958	NA	NA	121	50	24,129
1943	89	64,678	18,844	NA	NA	83,611	19,160	NA	NA	45	NA	19,205
1942	114	47,344	18,907	NA	NA	66,365	16,261	NA	NA	10	NA	16,271
1941	158	28,032	21,262	NA	NA	49,452	15,860	NA	NA	10	NA	15,870
1940	157	24,163	18,398	NA	NA	42,718	15,754	NA	NA	11	NA	15,765
1939	205	22,428	16,866	NA	NA	39,499	15,237	NA	NA	14	NA	15,251
1938	238	21,451	16,024	NA	NA	37,713	14,829	NA	NA	31	NA	14,860
1937	214	20,476	16,750	NA	NA	37,440	14,859	NA	NA	49	NA	14,908
1936	255	22,307	15,965	NA	NA	38,527	14,136	NA	NA	56	NA	14,192
1935	254	20,116	14,719	NA	NA	35,089	13,368	NA	NA	66	NA	13,434
1934	343	18,172	14,614	NA	NA	33,129	12,683	NA	NA	93	NA	12,776

Table CB-17
**Deposits in Foreign Offices and Past Due and Nonaccrual Loans and Leases
of Insured Commercial Banks at Year End**
December 31, 1974 - December 31, 1996
(Dollar amounts in millions)

Year End	Deposits in Foreign Offices:			Loans and Leases Past Due			Nonaccrual Loans & Leases	Noncurrent Loans & Leases
	Noninterest Bearing	Interest Bearing	Total	30-89 Days	90 Days or More	Total		
1996	21,295	452,249	473,544	38,763	9,934	48,697	19,544	29,478
1995	18,380	435,714	454,094	33,688	8,096	41,784	22,256	30,352
1994	15,747	416,168	431,915	28,087	6,737	34,824	23,968	30,705
1993	15,668	314,329	329,997	28,744	7,434	36,178	35,387	42,821
1992	13,392	273,407	286,799	34,532	9,042	43,574	53,170	62,212
1991	12,879	291,764	304,643	41,817	11,151	52,968	64,856	76,008
1990	13,139	280,306	293,445	47,696	10,981	58,677	67,153	78,134
1989	12,808	298,904	311,712	38,846	9,689	48,535	52,440	62,129
1988	11,619	303,460	315,079	32,794	8,828	41,622	47,576	56,404
1987	12,913	328,696	341,610	32,165	8,793	40,958	54,564	63,357
1986	11,853	301,941	313,795	32,721	9,851	42,572	38,634	48,485
1985	11,218	310,626	321,844	31,208	9,404	40,613	34,485	43,889
1984	9,799	307,770	317,570	29,877	9,251	39,127	34,353	43,604
1983	NA	308,399	308,399	NA	NA	NA	NA	NA
1982	NA	306,756	306,756	NA	NA	NA	NA	NA
1981	NA	318,504	318,504	NA	NA	NA	NA	NA
1980	NA	294,011	294,011	NA	NA	NA	NA	NA
1979	NA	272,493	272,493	NA	NA	NA	NA	NA
1978	NA	220,619	220,619	NA	NA	NA	NA	NA
1977	NA	187,343	187,343	NA	NA	NA	NA	NA
1976	NA	160,986	160,986	NA	NA	NA	NA	NA
1975	NA	135,109	135,109	NA	NA	NA	NA	NA
1974	NA	125,113	125,113	NA	NA	NA	NA	NA

Table CB-4A-ST
Net Income of Insured Commercial Banks, by State
 Calendar Years 1950 - 1996
 (Dollar amounts in millions)

STATE	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987
Alabama	772	673	610	616	525	408	380	348	364	317
Alaska	87	83	78	84	77	71	63	46	(133)	(205)
Arizona	514	451	258	311	115	61	(96)	(494)	63	28
Arkansas	385	335	337	351	320	257	212	194	173	160
California	3,952	4,735	3,479	2,751	1,851	601	3,355	3,706	2,707	(562)
Colorado	554	495	478	502	322	184	(31)	103	41	9
Connecticut	97	186	279	223	(9)	(240)	(707)	(505)	339	297
Delaware	2,207	2,355	2,723	2,444	1,782	1,406	1,444	945	690	454
District of Columbia	36	155	84	(34)	(9)	(454)	(357)	147	126	50
Florida	2,006	1,842	1,994	1,641	1,192	626	355	753	878	772
Georgia	1,559	1,570	1,211	992	925	595	592	672	632	546
Hawaii	216	247	222	252	247	225	217	181	155	112
Idaho	86	127	151	138	122	101	95	87	45	53
Illinois	2,316	2,136	1,849	2,446	1,453	1,338	1,345	1,686	1,824	(404)
Indiana	903	800	694	680	576	449	440	536	529	383
Iowa	527	498	522	511	455	378	350	352	322	250
Kansas	299	330	317	304	296	247	223	247	208	136
Kentucky	637	581	498	525	435	350	309	388	354	315
Louisiana	570	586	570	678	429	82	67	(46)	7	(29)
Maine	111	122	127	89	48	(9)	(9)	66	91	78
Maryland	403	779	1,041	401	337	292	(233)	477	421	318
Massachusetts	1,846	1,144	963	715	772	132	(1,062)	(598)	920	468
Michigan	1,526	1,353	1,442	1,220	1,020	994	860	948	882	612
Minnesota	990	876	773	857	766	556	392	244	178	49
Mississippi	391	355	297	300	251	197	149	154	158	154
Missouri	1,190	1,009	890	749	657	446	494	501	468	333
Montana	114	115	100	102	98	74	81	71	2	25
Nebraska	309	330	349	344	303	250	203	214	183	137
Nevada	775	796	895	568	389	206	191	300	216	136
New Hampshire	222	190	148	176	107	(17)	(165)	55	89	71
New Jersey	654	1,079	873	812	560	(211)	(765)	858	877	694

Table CB-4A-ST
Net Income of Insured Commercial Banks, by State
 Calendar Years 1950 - 1996
 (Dollar amounts in millions)

STATE	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987
New Mexico	200	193	172	144	109	53	34	85	63	64
New York	9,112	7,501	7,271	7,641	4,753	1,230	1,424	(3,207)	6,804	(4,386)
North Carolina	1,943	1,643	1,109	1,128	907	585	680	732	701	578
North Dakota	100	92	99	107	87	73	63	57	35	45
Ohio	2,308	2,123	2,042	2,001	1,692	1,170	983	1,119	1,091	833
Oklahoma	370	355	350	396	339	251	221	126	(1)	(52)
Oregon	363	502	451	395	308	206	294	252	209	133
Pennsylvania	3,103	2,078	1,990	2,308	1,892	1,199	664	1,167	1,218	320
Rhode Island	83	261	235	175	123	24	(33)	155	175	73
South Carolina	330	253	336	355	206	75	210	218	190	162
South Dakota	683	861	750	628	486	454	426	475	402	395
Tennessee	962	843	723	687	522	361	183	266	347	352
Texas	2,440	2,271	1,893	2,385	1,871	1,090	677	(581)	(2,081)	(2,655)
Utah	434	201	198	197	213	127	117	78	35	6
Vermont	104	68	53	33	29	(43)	21	62	61	46
Virginia	1,205	869	780	786	497	115	302	707	645	517
Washington	745	762	636	649	468	497	502	430	309	146
West Virginia	319	290	272	261	221	183	176	166	162	157
Wisconsin	812	796	656	731	628	495	484	467	498	251
Wyoming	189	153	84	66	52	50	49	43	31	4
United States	52,059	48,448	44,352	42,821	31,815	17,789	15,872	15,453	24,705	2,749
American Samoa	1	1	1	1	1	1	1	-	-	-
Guam	12	12	10	9	11	8	6	6	4	3
Micronesia	--	--	1	1	-	(-)	(-)	(-)	(-)	(-)
Puerto Rico	317	287	259	204	160	137	112	116	103	51
Virgin Islands	1	1	(--)	NA	NA	NA	NA	NA	NA	NA
Other Areas	331	301	271	215	172	146	119	122	107	54
Total United States & Other Areas	52,390	48,749	44,623	43,036	31,987	17,935	15,991	15,575	24,812	2,803

Table CB-4A-ST
Net Income of Insured Commercial Banks, by State
 Calendar Years 1950 - 1996
 (Dollar amounts in millions)

STATE	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977
Alabama	323	283	252	228	201	191	181	166	142	129
Alaska	(61)	59	69	60	47	32	17	18	20	21
Arizona	181	180	162	133	128	127	122	105	74	55
Arkansas	96	82	120	127	117	109	106	95	88	81
California	665	432	720	917	1,048	1,232	1,406	1,397	1,110	877
Colorado	84	126	170	172	167	226	196	163	132	100
Connecticut	286	227	191	159	97	126	110	97	73	57
Delaware	365	269	230	129	64	33	33	25	27	24
District of Columbia	117	98	64	82	72	73	68	66	56	47
Florida	765	676	627	580	525	455	487	399	302	212
Georgia	522	502	418	348	309	306	265	245	164	123
Hawaii	96	80	67	63	54	47	49	45	36	28
Idaho	28	32	48	51	45	40	47	43	37	33
Illinois	1,232	1,034	(178)	943	823	898	892	890	801	721
Indiana	389	365	309	254	201	221	287	290	257	221
Iowa	109	75	151	234	235	248	242	204	170	151
Kansas	138	152	152	196	211	201	190	158	125	116
Kentucky	318	307	265	219	233	223	220	188	163	138
Louisiana	(83)	135	258	317	359	330	273	233	180	147
Maine	64	59	44	44	34	28	30	28	24	22
Maryland	281	259	214	169	166	159	141	134	116	99
Massachusetts	714	543	438	361	326	289	241	195	146	109
Michigan	614	585	531	393	305	301	375	426	397	338
Minnesota	381	365	331	335	306	282	283	260	215	177
Mississippi	169	166	135	115	112	122	121	106	90	77
Missouri	413	374	345	348	353	337	328	294	253	218
Montana	(3)	29	64	65	63	58	60	58	49	40
Nebraska	79	56	113	142	160	168	159	126	100	87
Nevada	106	79	47	42	40	38	47	46	40	33
New Hampshire	87	68	53	43	33	30	28	27	22	19
New Jersey	682	561	479	394	324	301	257	273	242	207

Table CB-4A-ST
Net Income of Insured Commercial Banks, by State
 Calendar Years 1950 - 1996
 (Dollar amounts in millions)

STATE	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977
New Mexico	62	56	52	74	73	65	58	49	44	34
New York	4,240	4,020	3,253	3,159	2,919	2,728	2,448	2,045	1,693	1,345
North Carolina	621	479	397	331	251	208	205	191	161	130
North Dakota	29	52	53	52	55	61	56	48	41	36
Ohio	925	782	702	518	463	508	512	522	478	416
Oklahoma	(229)	(35)	100	154	280	321	265	216	171	142
Oregon	134	127	109	80	70	87	107	108	94	78
Pennsylvania	1,200	1,190	866	764	784	705	553	659	589	497
Rhode Island	104	49	67	58	54	31	45	44	38	32
South Carolina	136	127	119	159	97	95	89	79	62	49
South Dakota	244	189	198	176	94	55	58	45	39	38
Tennessee	360	323	253	183	204	194	202	178	145	129
Texas	(1,009)	1,026	1,269	947	1,626	1,577	1,258	1,009	833	674
Utah	41	65	57	65	67	58	65	59	51	47
Vermont	44	38	32	29	25	22	21	19	17	14
Virginia	515	435	367	326	264	228	206	209	180	151
Washington	227	223	205	(332)	13	195	177	170	144	116
West Virginia	163	147	123	122	104	89	89	92	87	79
Wisconsin	357	316	287	297	273	239	228	217	191	158
Wyoming	(19)	5	23	38	55	55	48	40	31	26
United States	17,304	17,874	15,422	14,862	14,929	14,752	13,951	12,799	10,738	8,898
American Samoa	-	-	-	-	-	NA	NA	NA	NA	NA
Guam	4	3	3	3	2	2	1	1	1	1
Micronesia	(-)	NA	NA							
Puerto Rico	109	99	77	65	64	52	58	40	21	(19)
Virgin Islands	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Areas	113	102	80	68	66	54	59	41	22	(18)
Total United States & Other Areas	17,418	17,976	15,502	14,930	14,995	14,806	14,010	12,840	10,760	8,880

Table CB-4A-ST
Net Income of Insured Commercial Banks, by State
 Calendar Years 1950 - 1996
 (Dollar amounts in millions)

STATE	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967
Alabama	110	97	98	90	73	65	59	50	46	47
Alaska	19	16	11	8	8	8	6	4	4	4
Arizona	40	36	34	36	35	32	29	26	19	20
Arkansas	71	60	62	51	41	35	29	27	25	22
California	689	589	515	485	450	405	371	387	358	330
Colorado	82	73	73	67	58	49	45	38	36	31
Connecticut	47	53	61	56	53	53	55	50	43	43
Delaware	20	8	18	22	19	18	17	16	15	15
District of Columbia	41	42	44	39	35	32	32	30	28	24
Florida	158	155	222	248	195	165	152	131	104	83
Georgia	120	104	109	133	111	98	88	71	61	58
Hawaii	22	25	22	22	20	18	16	15	12	12
Idaho	30	26	24	21	18	16	16	12	11	9
Illinois	665	604	582	502	426	407	363	321	283	268
Indiana	192	168	161	146	123	115	110	94	78	74
Iowa	138	120	113	98	78	74	68	61	49	47
Kansas	107	93	89	84	64	62	59	54	49	45
Kentucky	127	116	111	89	68	65	60	54	44	39
Louisiana	130	116	103	94	86	79	68	62	56	50
Maine	21	20	20	17	15	15	15	13	11	11
Maryland	87	92	89	89	75	70	61	51	46	41
Massachusetts	94	96	125	127	115	116	118	108	100	106
Michigan	290	265	248	242	182	187	147	169	130	121
Minnesota	151	137	126	110	99	94	86	74	59	55
Mississippi	69	59	58	54	47	41	37	33	29	25
Missouri	197	183	177	163	142	134	136	120	98	97
Montana	34	30	26	24	21	17	16	14	12	11
Nebraska	82	72	73	59	48	44	40	35	29	28
Nevada	23	19	16	18	17	15	13	9	10	10
New Hampshire	16	12	14	13	14	14	14	10	9	7
New Jersey	189	183	199	195	177	163	164	150	126	110

Table CB-4A-ST
Net Income of Insured Commercial Banks, by State
 Calendar Years 1950 - 1996
 (Dollar amounts in millions)

STATE	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967
New Mexico	24	23	24	24	20	16	15	14	12	12
New York	1,338	1,337	1,269	1,131	997	920	849	738	654	639
North Carolina	124	115	102	95	82	79	77	62	50	49
North Dakota	35	32	30	23	18	16	15	12	11	10
Ohio	369	338	332	306	273	259	245	207	191	166
Oklahoma	120	108	104	91	78	69	63	55	50	43
Oregon	67	58	54	49	39	37	33	31	26	25
Pennsylvania	453	443	453	441	359	343	326	296	248	219
Rhode Island	26	23	20	19	19	18	17	17	15	15
South Carolina	42	38	46	45	37	35	31	27	21	18
South Dakota	37	31	28	25	19	19	16	14	11	12
Tennessee	101	68	79	103	96	86	74	65	61	56
Texas	549	486	481	407	338	294	274	237	218	191
Utah	40	33	29	28	27	24	19	15	15	16
Vermont	13	11	10	10	9	9	8	7	6	4
Virginia	131	125	120	118	102	91	80	75	63	54
Washington	100	97	62	63	51	52	54	53	44	40
West Virginia	73	64	57	52	45	41	33	27	27	22
Wisconsin	135	131	115	110	94	92	90	77	63	58
Wyoming	24	20	17	14	11	8	9	7	7	6
United States	7,860	7,249	7,055	6,558	5,631	5,213	4,817	4,318	3,773	3,498
American Samoa	NA									
Guam	-	-	-	-	NA	NA	NA	NA	NA	NA
Micronesia	NA									
Puerto Rico	(18)	5	23	24	25	23	19	15	14	11
Virgin Islands	-	-	-	-	-	-	-	-	-	-
Other Areas	(18)	5	23	24	25	23	19	15	14	11
Total United States & Other Areas	7,842	7,254	7,079	6,582	5,656	5,236	4,836	4,333	3,787	3,509

Table CB-4A-ST
Net Income of Insured Commercial Banks, by State
 Calendar Years 1950 - 1996
 (Dollar amounts in millions)

STATE	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957
Alabama	40	28	24	22	22	22	21	13	18	13
Alaska	4	3	1	1	1	1	1	1	NA	NA
Arizona	21	13	11	10	10	8	12	9	7	6
Arkansas	24	17	15	13	12	11	12	9	10	8
California	331	237	206	193	174	184	194	159	164	134
Colorado	29	19	17	23	16	15	18	10	15	4
Connecticut	41	30	26	25	23	21	19	15	16	14
Delaware	15	11	12	9	8	8	9	6	7	6
District of Columbia	25	18	18	15	14	13	11	9	6	8
Florida	80	43	43	37	37	34	37	27	31	25
Georgia	60	38	40	30	27	27	31	16	25	17
Hawaii	11	8	8	7	7	6	6	5	NA	NA
Idaho	9	8	6	7	6	5	8	2	8	3
Illinois	241	198	153	150	149	154	152	100	137	96
Indiana	77	50	43	41	38	38	36	25	35	27
Iowa	48	35	32	29	30	26	30	20	28	20
Kansas	44	30	29	26	26	23	24	18	19	16
Kentucky	40	30	27	23	22	20	25	17	18	16
Louisiana	49	30	27	22	24	20	23	20	19	18
Maine	9	6	6	5	5	6	5	4	3	4
Maryland	42	27	31	21	20	19	17	13	15	14
Massachusetts	95	64	66	54	54	56	57	44	44	40
Michigan	129	90	80	75	68	72	70	57	64	54
Minnesota	55	42	39	34	36	36	35	27	35	27
Mississippi	28	16	15	15	13	12	10	8	8	6
Missouri	91	65	66	55	53	56	54	44	46	40
Montana	11	7	9	8	7	7	9	6	9	5
Nebraska	27	20	17	17	16	14	16	12	13	11
Nevada	9	9	6	6	6	5	5	3	3	2
New Hampshire	7	5	4	4	4	4	4	2	3	2
New Jersey	102	76	67	59	57	54	50	41	49	34

Table CB-4A-ST
Net Income of Insured Commercial Banks, by State
 Calendar Years 1950 - 1996
 (Dollar amounts in millions)

STATE	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957
New Mexico	10	6	5	4	5	5	6	4	4	4
New York	625	487	471	500	433	429	433	301	368	290
North Carolina	50	36	29	28	28	25	24	20	22	17
North Dakota	10	8	7	7	7	7	7	6	6	5
Ohio	167	124	111	98	98	110	97	77	78	70
Oklahoma	43	29	28	27	26	26	25	20	21	19
Oregon	26	22	16	14	13	15	15	12	13	11
Pennsylvania	236	177	153	151	131	130	122	103	112	97
Rhode Island	14	17	9	8	7	7	6	6	5	5
South Carolina	19	15	12	12	11	10	10	8	8	6
South Dakota	12	9	8	7	7	7	7	6	6	5
Tennessee	53	38	34	30	28	26	28	21	20	18
Texas	186	121	110	103	100	95	96	76	81	71
Utah	15	12	11	9	10	10	11	6	8	7
Vermont	5	3	3	3	2	3	3	2	2	2
Virginia	59	38	35	33	31	29	29	23	24	21
Washington	39	27	28	25	25	26	24	18	19	16
West Virginia	22	17	15	13	12	11	12	9	10	10
Wisconsin	57	44	41	37	38	41	37	22	30	25
Wyoming	5	4	4	4	3	4	4	3	4	2
United States	3,447	2,507	2,277	2,148	2,001	1,992	1,999	1,485	1,698	1,370
American Samoa	NA									
Guam	NA									
Micronesia	NA									
Puerto Rico	10	NA								
Virgin Islands	-	NA								
Other Areas	10	8	7	5	4	3	4	4	2	2
Total United States & Other Areas	3,457	2,515	2,284	2,153	2,005	1,996	2,003	1,489	1,701	1,372

Table CB-4A-ST
**Net Income of Insured Commercial Banks
and Trust Companies, by State**
Calendar Years 1950-1996
(Dollar amounts in millions)

STATE	1956	1955	1954	1953	1952	1951	1950
Alabama	12	11	13	10	10	9	9
Alaska	NA						
Arizona	5	5	5	3	3	3	3
Arkansas	7	6	9	7	7	6	7
California	138	120	135	103	98	95	92
Colorado	9	9	10	8	7	7	8
Connecticut	11	10	13	10	9	9	9
Delaware	5	4	5	4	3	4	4
District of Columbia	8	7	7	7	6	6	6
Florida	22	17	21	14	13	12	13
Georgia	13	15	19	14	14	12	12
Hawaii	NA						
Idaho	2	2	5	3	3	3	3
Illinois	89	86	105	78	76	67	65
Indiana	21	20	27	20	18	17	17
Iowa	18	17	21	16	18	17	16
Kansas	14	12	15	11	11	10	11
Kentucky	14	13	14	12	12	12	11
Louisiana	17	15	13	13	11	10	10
Maine	3	2	4	3	3	3	3
Maryland	11	11	11	10	10	9	8
Massachusetts	34	33	31	29	25	23	23
Michigan	48	47	57	37	31	31	30
Minnesota	23	23	24	21	20	18	18
Mississippi	7	6	6	7	6	6	5
Missouri	35	32	38	30	28	25	27
Montana	4	4	4	3	3	3	2
Nebraska	9	10	13	9	9	9	9
Nevada	2	2	2	1	1	1	1
New Hampshire	2	2	2	2	2	2	1
New Jersey	31	32	38	30	27	26	31

Table CB-4A-ST
**Net Income of Insured Commercial Banks
and Trust Companies, by State**
Calendar Years 1950-1996
(Dollar amounts in millions)

STATE	1956	1955	1954	1953	1952	1951	1950
New Mexico	3	2	2	2	2	2	3
New York	235	232	266	204	214	177	186
North Carolina	17	16	16	13	13	13	13
North Dakota	4	4	5	4	3	3	3
Ohio	62	57	55	47	47	43	42
Oklahoma	17	16	17	14	14	12	14
Oregon	13	12	9	10	9	8	8
Pennsylvania	94	85	94	84	76	72	82
Rhode Island	5	4	3	4	3	3	3
South Carolina	6	5	7	5	5	5	5
South Dakota	4	4	5	4	4	4	4
Tennessee	16	15	18	15	13	13	15
Texas	59	57	61	43	43	42	44
Utah	5	5	6	4	4	4	4
Vermont	2	2	2	2	2	2	2
Virginia	19	17	18	17	15	14	15
Washington	14	14	16	13	12	11	12
West Virginia	8	9	9	8	7	7	7
Wisconsin	17	20	26	17	17	16	17
Wyoming	2	2	3	2	2	2	2
United States	1,214	1,153	1,305	1,024	988	906	935
American Samoa	NA	NA	NA	NA	NA	NA	NA
Guam	NA	NA	NA	NA	NA	NA	NA
Micronesia	NA	NA	NA	NA	NA	NA	NA
Pacific Islands	NA	NA	NA	NA	NA	NA	NA
Puerto Rico	NA	NA	NA	NA	NA	NA	NA
Virgin Islands	NA	NA	NA	NA	NA	NA	NA
Other Areas	2	2	1	2	1	2	NA
Total United States & Other Areas	1,214	1,153	1,306	1,026	989	908	935

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987
Alabama	63,220	56,322	51,346	46,907	43,845	41,191	38,903	36,182	33,607	30,815
Alaska	5,816	5,475	5,316	4,979	4,739	4,611	4,450	4,338	4,527	4,954
Arizona	48,052	51,394	42,943	37,104	36,264	35,570	32,652	26,428	28,201	27,678
Arkansas	30,633	29,157	27,086	26,051	25,032	23,550	21,501	19,492	18,549	17,759
California	417,223	368,225	345,412	328,493	329,680	352,796	345,361	323,612	300,564	283,002
Colorado	41,013	37,357	35,265	34,436	29,588	28,111	26,917	26,277	25,716	25,029
Connecticut	10,875	33,998	34,679	32,922	32,841	33,161	36,070	40,332	39,542	35,838
Delaware	115,166	108,356	91,503	85,857	76,990	74,449	74,320	70,815	59,214	44,600
District of Columbia	3,411	9,837	8,917	13,292	13,662	14,820	18,103	20,545	19,288	18,419
Florida	160,708	150,762	164,210	150,389	147,530	138,899	137,246	133,087	120,274	110,977
Georgia	147,081	132,672	99,535	90,090	77,613	70,992	70,291	65,175	59,131	53,343
Hawaii	22,068	21,723	22,390	22,261	22,437	20,765	19,414	16,789	13,890	12,472
Idaho	6,576	12,975	12,223	10,941	10,062	9,760	8,583	8,280	7,463	7,170
Illinois	247,105	238,711	224,764	211,980	200,875	199,140	196,886	192,367	184,690	178,874
Indiana	66,538	68,808	64,606	61,740	59,808	59,162	58,254	56,312	54,226	49,966
Iowa	42,515	42,018	39,750	38,717	37,357	36,341	34,567	32,181	30,854	30,250
Kansas	28,608	31,428	30,662	30,317	30,142	29,751	29,541	26,706	25,529	24,700
Kentucky	52,686	49,638	49,034	45,544	43,807	42,538	41,426	39,591	37,281	34,897
Louisiana	46,967	45,244	42,175	40,063	39,271	37,505	37,369	36,798	35,771	35,584
Maine	9,024	9,036	9,506	8,699	8,781	8,827	8,174	8,207	7,754	6,809
Maryland	38,913	68,881	87,317	51,993	53,083	54,727	57,012	53,133	48,560	44,888
Massachusetts	153,977	117,887	109,149	97,715	94,457	91,981	97,878	112,844	113,636	97,618
Michigan	112,181	118,903	116,582	105,956	100,288	98,798	93,822	91,186	85,071	82,035
Minnesota	72,124	70,201	61,785	62,292	59,838	54,907	55,519	51,304	52,221	56,016
Mississippi	28,522	27,084	25,411	24,419	23,093	22,140	21,411	20,092	19,131	18,263
Missouri	88,301	80,481	73,051	68,544	67,688	65,356	64,685	58,333	54,820	53,250
Montana	8,670	8,194	7,847	7,931	7,722	7,548	7,331	7,046	7,074	7,277
Nebraska	27,766	26,690	24,340	24,133	22,730	21,405	20,182	18,557	17,470	16,804
Nevada	32,406	26,334	23,356	17,998	14,397	15,059	14,388	17,032	13,333	10,052
New Hampshire	10,724	10,061	7,568	7,367	7,281	8,465	10,032	10,419	10,457	9,121
New Jersey	70,031	104,285	87,555	100,112	99,401	95,462	94,183	93,376	84,717	75,695

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987
New Mexico	15,538	14,774	14,172	12,789	12,420	12,141	11,062	10,726	10,168	9,760
New York	1,032,218	922,834	875,062	770,459	700,055	694,828	682,199	677,278	665,893	667,740
North Carolina	191,424	180,504	117,563	103,973	88,370	79,609	80,245	75,549	66,264	62,597
North Dakota	8,544	8,034	8,314	8,121	7,899	7,689	7,551	7,012	6,905	6,991
Ohio	172,732	157,797	146,749	132,915	124,662	119,733	113,772	110,031	102,434	94,092
Oklahoma	36,134	34,532	33,080	30,975	30,432	28,252	26,863	26,278	26,115	27,036
Oregon	22,155	30,437	28,892	27,388	25,823	25,741	22,950	22,132	19,494	18,617
Pennsylvania	243,682	188,412	185,402	190,389	182,885	171,853	172,427	167,761	160,400	147,993
Rhode Island	6,451	16,968	15,733	13,527	13,323	14,412	14,673	16,585	14,436	13,210
South Carolina	26,353	24,589	31,182	27,692	26,190	25,567	25,217	23,734	20,198	17,929
South Dakota	29,335	28,615	24,354	19,185	16,404	17,452	19,109	20,106	22,323	20,531
Tennessee	75,930	66,596	60,924	57,028	52,849	49,092	47,404	45,697	43,609	41,160
Texas	205,143	202,718	188,088	183,953	175,487	168,880	170,822	174,056	170,978	189,566
Utah	35,991	19,912	17,143	15,392	14,344	13,851	13,799	12,154	11,168	11,063
Vermont	6,221	5,968	5,854	5,831	5,578	6,027	6,051	5,834	5,445	4,934
Virginia	89,893	77,781	75,734	74,375	71,268	68,502	69,600	67,697	61,552	56,171
Washington	44,727	49,089	44,847	41,436	40,826	39,639	39,742	38,554	33,582	33,078
West Virginia	22,268	21,358	20,239	19,880	19,362	18,564	17,445	16,661	16,092	15,242
Wisconsin	65,696	61,381	57,817	54,241	52,105	49,042	47,507	44,800	42,483	40,519
Wyoming	8,183	8,349	6,624	5,154	5,037	4,825	4,649	4,352	4,202	4,205
United States	4,547,518	4,282,785	3,983,056	3,683,945	3,485,621	3,413,486	3,369,558	3,283,833	3,116,302	2,986,589
American Samoa	55	49	55	50	43	35	40	33	31	27
Guam	757	742	640	630	662	639	510	402	362	324
Micronesia	49	56	52	57	40	32	23	16	9	5
Puerto Rico	29,881	28,966	26,662	21,481	19,296	16,491	19,358	15,079	14,092	13,004
Virgin Islands	82	82	51	0	0	0	0	0	0	0
Other Areas	30,824	29,895	27,460	22,218	20,041	17,197	19,931	15,530	14,494	13,360
Total United States & Other Areas	4,578,342	4,312,680	4,010,516	3,706,163	3,505,662	3,430,683	3,389,489	3,299,363	3,130,796	2,999,949

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977
Alabama	29,288	26,117	24,661	22,252	20,427	18,719	16,859	15,785	14,737	13,579
Alaska	5,025	4,909	4,436	3,949	3,374	2,461	2,251	1,981	1,922	1,769
Arizona	27,593	24,553	21,475	18,998	16,657	14,703	13,354	12,153	10,176	8,730
Arkansas	17,951	17,199	16,389	15,052	13,619	12,313	11,090	10,256	9,266	8,552
California	292,706	294,246	279,211	276,102	275,446	262,383	237,971	219,234	191,881	124,788
Colorado	25,999	25,592	24,248	22,254	20,286	18,281	16,145	14,715	13,009	11,231
Connecticut	33,088	26,022	22,061	19,288	15,551	14,743	13,950	12,945	11,992	10,383
Delaware	34,617	28,045	19,064	13,249	7,759	4,403	3,685	3,484	3,410	3,075
District of Columbia	17,134	15,101	13,903	12,537	10,577	9,852	8,648	7,816	7,087	5,379
Florida	103,222	87,987	77,158	69,501	59,845	51,838	48,005	42,185	37,419	33,986
Georgia	51,228	46,952	39,961	34,551	30,363	25,598	23,266	22,007	20,793	17,970
Hawaii	11,243	9,961	8,820	7,686	6,702	6,178	5,381	4,871	4,190	3,492
Idaho	7,063	7,208	6,823	6,438	5,884	5,477	5,106	4,609	4,296	3,777
Illinois	173,066	163,381	159,010	163,946	158,088	156,571	141,157	132,791	117,185	87,226
Indiana	48,926	45,777	42,538	39,818	36,529	34,514	32,725	30,511	28,221	25,556
Iowa	30,106	29,060	27,962	26,924	25,488	23,789	21,744	19,697	17,858	16,094
Kansas	24,564	23,809	22,624	21,045	19,619	18,162	16,596	15,289	13,567	12,476
Kentucky	33,190	30,085	27,744	25,634	23,576	22,060	19,440	17,877	16,045	14,104
Louisiana	37,084	36,796	35,260	33,021	30,894	28,402	24,945	21,811	19,156	17,214
Maine	6,103	5,194	4,588	4,206	3,890	3,676	3,465	3,222	3,009	2,731
Maryland	38,716	33,317	27,982	22,540	20,179	18,057	16,546	15,490	14,041	12,478
Massachusetts	87,150	69,105	58,076	51,494	44,688	39,908	36,205	32,079	27,916	20,704
Michigan	78,887	72,812	67,768	63,958	58,949	56,504	53,388	50,201	48,152	41,777
Minnesota	56,811	51,942	48,875	44,395	38,821	34,572	31,790	28,411	24,985	21,742
Mississippi	17,880	17,065	15,689	14,675	13,695	12,771	11,467	10,580	9,440	8,341
Missouri	53,146	49,047	45,942	43,282	41,483	38,548	34,874	32,485	29,211	26,049
Montana	7,251	7,186	7,139	6,881	6,207	5,732	5,317	4,890	4,457	4,006
Nebraska	16,647	16,197	15,599	14,651	13,965	12,899	11,502	10,501	9,550	8,568
Nevada	9,141	7,568	5,514	4,999	4,584	4,055	3,761	3,632	3,287	2,719
New Hampshire	7,923	6,517	5,440	4,760	3,986	3,616	3,298	3,023	2,711	2,434
New Jersey	70,202	59,599	52,332	47,003	42,228	38,233	36,126	34,307	32,197	29,504

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977
New Mexico	9,867	9,375	8,940	8,432	7,766	6,801	6,107	5,422	4,905	4,303
New York	666,777	619,633	571,338	534,058	520,011	482,709	461,597	410,912	359,120	194,203
North Carolina	57,828	48,669	41,126	36,659	32,452	29,132	25,555	23,526	20,556	17,324
North Dakota	6,932	6,855	6,625	6,356	5,784	5,225	4,628	4,230	3,858	3,476
Ohio	88,739	81,763	72,336	67,209	63,381	59,558	56,268	52,888	49,271	43,278
Oklahoma	29,280	31,966	32,169	30,672	29,636	27,768	22,837	19,711	16,989	15,102
Oregon	18,909	17,684	16,614	15,612	14,215	13,961	12,957	12,339	11,186	9,715
Pennsylvania	143,213	134,107	122,882	113,333	105,812	97,613	89,472	84,910	78,474	64,866
Rhode Island	12,200	10,155	7,917	9,524	8,416	8,003	6,969	6,245	5,507	4,733
South Carolina	17,049	14,723	13,048	11,520	10,267	8,695	7,635	6,965	6,281	5,779
South Dakota	18,202	16,073	13,273	10,434	8,783	7,993	5,084	4,675	4,215	3,822
Tennessee	38,922	35,962	32,741	30,188	28,292	26,103	23,803	22,056	20,042	18,127
Texas	207,669	209,028	197,882	181,908	163,424	143,226	118,880	102,841	88,908	71,760
Utah	11,195	10,232	9,866	8,912	8,230	7,553	6,744	6,334	5,848	5,006
Vermont	4,652	4,001	3,628	3,247	2,870	2,523	2,401	2,212	2,039	1,844
Virginia	51,264	43,705	37,934	33,902	30,212	26,738	24,194	22,359	20,936	18,882
Washington	33,116	31,445	29,025	26,260	26,334	25,711	23,638	21,350	18,930	15,054
West Virginia	14,866	13,935	13,352	12,604	11,951	11,253	10,315	9,484	8,617	8,129
Wisconsin	40,842	37,687	35,864	33,073	30,450	28,415	26,801	25,828	23,880	21,449
Wyoming	4,381	4,544	4,534	4,298	4,108	3,789	3,450	3,083	2,712	2,425
U.S. Totals	2,928,853	2,719,891	2,499,386	2,333,290	2,185,753	2,021,787	1,849,392	1,686,208	1,503,440	1,129,711
American Samoa	24	23	18	14	9	2	NA	NA	NA	NA
Guam	273	230	171	160	113	123	104	62	60	309
Micronesia	3	NA								
Puerto Rico	11,546	10,528	9,297	8,638	7,465	7,071	6,192	5,520	4,436	6,958
Virgin Islands	0	0	0	0	0	0	0	0	0	708
Other Areas	11,846	10,781	9,485	8,812	7,587	7,196	6,296	5,582	4,496	7,975
Total United States & Other Areas	2,940,699	2,730,672	2,508,871	2,342,102	2,193,340	2,028,983	1,855,688	1,691,790	1,507,936	1,137,686

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967
Alabama	11,873	10,773	9,768	8,923	7,737	6,556	5,681	5,014	4,763	4,310
Alaska	1,593	1,426	1,163	912	826	715	631	526	425	412
Arizona	7,539	7,543	7,029	7,002	6,171	5,197	4,027	3,487	3,231	2,844
Arkansas	7,586	6,894	6,242	5,636	4,794	4,091	3,469	3,091	2,898	2,639
California	108,705	103,198	95,867	87,300	76,318	66,851	57,988	53,156	52,092	46,694
Colorado	9,675	8,696	8,266	7,757	6,888	5,753	4,999	4,564	4,299	3,806
Connecticut	8,991	8,633	8,179	7,888	7,372	6,329	5,987	5,362	5,407	4,814
Delaware	2,770	2,431	2,333	2,240	1,998	1,673	1,464	1,368	1,304	1,197
District of Columbia	4,551	4,389	4,265	4,031	3,687	3,343	3,206	3,038	3,009	2,869
Florida	30,500	28,572	27,948	26,171	22,247	18,196	15,662	13,799	12,743	10,703
Georgia	15,965	15,646	15,277	14,333	12,066	10,052	8,767	8,063	7,376	6,451
Hawaii	3,245	2,928	2,816	2,657	2,358	2,125	1,887	1,682	1,510	1,307
Idaho	3,303	3,003	2,746	2,415	2,084	1,719	1,512	1,365	1,259	1,154
Illinois	78,648	73,708	70,859	63,111	54,065	45,843	41,296	37,254	36,723	33,198
Indiana	23,085	21,162	19,754	18,119	15,655	13,906	12,514	11,535	10,657	9,300
Iowa	14,606	13,265	12,015	10,894	9,492	8,193	7,389	6,860	6,356	5,758
Kansas	11,127	10,135	9,225	8,520	7,391	6,504	5,693	5,229	4,889	4,486
Kentucky	12,291	11,363	10,700	9,110	7,977	6,914	6,118	5,492	5,126	4,645
Louisiana	15,369	14,101	13,239	11,647	10,255	8,767	7,419	6,646	6,364	5,853
Maine	2,451	2,261	2,115	1,986	1,785	1,583	1,437	1,288	1,243	1,121
Maryland	11,204	10,227	9,485	8,805	7,788	6,816	5,907	5,335	5,054	4,600
Massachusetts	18,789	18,331	18,267	17,377	15,908	14,318	13,666	12,309	11,842	10,466
Michigan	36,914	34,262	32,829	31,334	28,818	26,317	24,207	22,444	21,190	19,108
Minnesota	19,619	17,628	16,855	15,488	13,441	12,127	10,478	9,659	9,479	8,135
Mississippi	7,260	6,449	5,852	5,559	4,792	4,055	3,559	3,223	3,004	2,718
Missouri	23,132	21,034	19,903	18,239	16,503	14,820	13,339	12,537	12,299	11,168
Montana	3,569	3,320	2,968	2,712	2,422	2,097	1,848	1,662	1,555	1,425
Nebraska	7,702	7,193	6,735	6,251	5,324	4,698	4,045	3,748	3,440	3,114
Nevada	2,372	2,120	1,981	1,959	1,741	1,525	1,286	1,125	1,057	957
New Hampshire	2,110	1,886	1,709	1,629	1,475	1,340	1,196	964	913	818
New Jersey	26,808	25,110	24,017	23,092	21,548	19,231	16,976	15,497	14,761	13,245

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967
New Mexico	3,699	3,384	3,035	2,827	2,489	2,071	1,708	1,455	1,344	1,218
New York	170,496	162,337	169,356	148,030	134,452	116,303	111,236	107,516	101,639	92,923
North Carolina	15,867	15,163	14,218	13,930	11,814	9,813	8,407	7,537	7,201	6,368
North Dakota	3,136	2,925	2,528	2,274	1,977	1,782	1,581	1,465	1,378	1,232
Ohio	40,070	37,411	36,187	33,785	31,051	27,340	25,180	23,734	22,570	20,810
Oklahoma	13,290	11,727	10,734	9,627	8,553	7,330	6,465	5,583	5,412	5,086
Oregon	8,300	7,689	6,891	6,582	5,966	5,123	4,574	4,333	4,256	3,730
Pennsylvania	58,817	55,036	53,535	48,844	43,187	37,335	33,844	31,136	29,798	26,970
Rhode Island	4,229	3,817	3,657	2,830	2,502	2,050	1,840	1,709	1,759	1,644
South Carolina	5,108	4,831	4,584	4,332	3,700	3,214	2,772	2,437	2,250	1,987
South Dakota	3,559	3,243	2,895	2,615	2,229	1,961	1,739	1,592	1,457	1,336
Tennessee	16,422	15,318	14,553	13,824	12,016	10,016	8,578	7,592	7,215	6,610
Texas	63,381	56,423	50,295	46,487	40,859	35,118	30,707	27,552	26,491	23,314
Utah	4,294	3,889	3,384	3,145	2,833	2,413	2,096	1,881	1,882	1,721
Vermont	1,638	1,506	1,375	1,332	1,246	1,096	970	871	823	733
Virginia	16,994	15,940	15,396	14,471	12,327	10,496	9,181	8,261	7,674	6,845
Washington	12,993	11,763	10,943	9,646	8,294	7,305	6,801	5,973	5,759	5,260
West Virginia	7,253	6,503	6,021	5,171	4,468	3,820	3,354	2,876	2,627	2,421
Wisconsin	19,021	17,377	16,237	15,112	13,848	12,198	10,904	9,880	9,338	8,536
Wyoming	2,099	1,857	1,620	1,429	1,235	1,043	911	827	784	707
United States	1,004,018	935,826	897,851	819,390	725,972	629,481	566,501	521,532	497,925	448,766
American Samoa	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Guam	445	723	641	446	251	133	103	83	62	56
Micronesia	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Puerto Rico	6,287	6,467	5,028	4,714	4,181	3,428	2,826	2,406	2,018	1,700
Virgin Islands	577	593	464	409	498	531	729	624	154	128
Other Areas	7,309	7,783	6,133	5,569	4,930	4,092	3,658	3,113	2,234	1,884
Total United States & Other Areas	1,011,327	943,609	903,984	824,959	730,902	633,573	570,159	524,645	500,159	450,650

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957
Alabama	3,936	3,586	3,156	2,854	2,659	2,440	2,350	2,222	2,137	1,949
Alaska	373	362	329	266	264	208	205	171	NA	NA
Arizona	2,516	2,338	2,194	1,929	1,751	1,599	1,404	1,271	1,125	985
Arkansas	2,429	2,240	2,057	1,872	1,705	1,556	1,416	1,364	1,271	1,164
California	42,649	39,847	37,730	34,860	32,344	29,845	26,888	26,061	24,859	22,757
Colorado	3,360	3,189	2,991	2,785	2,591	2,509	2,199	2,073	2,027	1,845
Connecticut	4,174	3,835	3,546	3,229	3,065	2,854	2,664	2,558	2,513	2,444
Delaware	1,092	1,100	986	915	918	840	820	748	720	703
District of Columbia	2,601	2,520	2,310	2,134	1,952	1,803	1,679	1,607	1,630	1,532
Florida	9,247	8,526	7,562	6,706	6,143	5,771	5,352	5,193	4,869	4,394
Georgia	5,746	5,218	4,542	4,050	3,717	3,479	3,280	3,135	2,985	2,751
Hawaii	1,175	1,137	1,023	898	887	850	785	705	NA	NA
Idaho	1,038	984	906	831	788	746	708	695	686	614
Illinois	30,117	28,466	26,229	23,642	22,501	21,023	19,302	18,462	18,342	17,341
Indiana	8,427	7,765	6,914	6,006	5,808	5,589	5,253	5,026	4,900	4,660
Iowa	5,201	4,927	4,493	4,073	3,891	3,645	3,385	3,283	3,352	3,030
Kansas	4,054	3,740	3,493	3,213	3,068	2,871	2,658	2,503	2,434	2,236
Kentucky	4,050	3,796	3,525	3,141	3,046	2,884	2,545	2,521	2,451	2,339
Louisiana	5,328	4,772	4,331	3,834	3,624	3,458	3,254	3,198	3,049	3,002
Maine	1,035	929	872	808	794	756	710	675	657	615
Maryland	4,150	3,868	3,568	3,223	2,960	2,782	2,584	2,406	2,380	2,267
Massachusetts	9,030	8,372	7,631	6,957	6,906	6,649	6,227	5,877	5,804	5,506
Michigan	16,977	15,457	13,915	12,358	11,490	10,259	9,716	9,197	8,940	8,608
Minnesota	7,155	6,742	6,189	5,600	5,338	4,960	4,621	4,464	4,432	4,093
Mississippi	2,465	2,264	2,052	1,854	1,694	1,565	1,472	1,436	1,327	1,165
Missouri	10,054	9,393	8,874	7,980	7,595	7,186	6,785	6,548	6,475	6,080
Montana	1,312	1,232	1,142	1,082	1,018	945	906	874	874	809
Nebraska	2,760	2,564	2,436	2,257	2,100	1,955	1,834	1,750	1,785	1,570
Nevada	813	777	725	681	627	540	482	445	402	357
New Hampshire	733	658	599	566	533	499	462	443	392	359
New Jersey	11,891	11,204	10,502	9,539	9,205	8,573	7,977	7,606	7,236	6,835

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957
New Mexico	1,107	1,047	1,004	980	879	837	776	750	714	637
New York	81,634	75,973	69,088	61,348	59,749	56,684	51,741	47,285	47,681	44,414
North Carolina	5,600	5,041	4,601	4,028	3,843	3,606	3,299	3,090	2,993	2,710
North Dakota	1,124	1,044	965	904	842	740	715	708	699	629
Ohio	18,794	17,506	15,968	14,690	14,187	13,232	12,525	12,145	11,581	11,217
Oklahoma	4,578	4,265	3,897	3,519	3,348	3,225	2,998	2,847	2,794	2,591
Oregon	3,430	3,251	2,958	2,716	2,562	2,384	2,226	2,193	2,140	1,945
Pennsylvania	24,251	22,640	21,015	19,244	18,109	17,076	16,180	15,460	15,255	14,615
Rhode Island	1,435	1,398	1,269	1,151	1,089	1,050	988	951	915	882
South Carolina	1,797	1,658	1,504	1,388	1,331	1,245	1,148	1,108	1,038	959
South Dakota	1,231	1,163	1,083	1,021	962	884	822	790	788	684
Tennessee	6,031	5,623	5,211	4,644	4,253	3,971	3,656	3,523	3,328	3,054
Texas	20,980	19,903	18,499	16,688	15,705	14,746	13,502	12,808	12,534	11,309
Utah	1,636	1,561	1,409	1,319	1,253	1,158	1,097	1,031	988	914
Vermont	665	629	571	535	508	473	450	435	421	369
Virginia	5,983	5,635	5,114	4,567	4,256	3,955	3,643	3,526	3,420	3,195
Washington	4,671	4,218	3,876	3,578	3,475	3,241	3,007	2,963	2,868	2,689
West Virginia	2,189	2,026	1,849	1,687	1,582	1,513	1,438	1,402	1,355	1,318
Wisconsin	7,639	7,011	6,545	5,996	5,636	5,420	5,051	4,832	4,705	4,307
Wyoming	658	617	598	560	518	499	462	442	433	394
United States	401,321	374,017	343,846	310,706	295,069	276,578	255,647	242,806	236,704	220,842
American Samoa	NA									
Guam	52	NA								
Micronesia	NA									
Puerto Rico	1,426	1,220	1,184	986	833	727	611	556	487	436
Virgin Islands	99	98	98	99	81	69	64	57	285	254
Other Areas	1,577	1,318	1,282	1,085	914	796	675	613	772	690
Total United States & Other Areas	402,898	375,335	345,128	311,791	295,983	277,374	256,322	243,419	237,476	221,532

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947
Alabama	1,884	1,828	1,692	1,617	1,569	1,488	1,375	1,297	1,343	1,341
Alaska	NA									
Arizona	923	818	749	682	651	568	498	440	445	430
Arkansas	1,152	1,132	1,066	1,018	995	943	905	852	852	836
California	21,548	20,753	19,547	18,191	17,698	16,310	15,129	14,133	13,993	13,911
Colorado	1,777	1,726	1,666	1,535	1,503	1,398	1,292	1,194	1,164	1,187
Connecticut	2,452	2,343	2,168	2,099	2,037	1,938	1,768	1,560	1,380	1,370
Delaware	689	674	618	586	559	590	589	526	483	481
District of Columbia	1,536	1,493	1,441	1,365	1,367	1,348	1,246	1,116	1,094	1,097
Florida	3,961	3,535	3,159	2,822	2,633	2,357	2,139	1,859	1,757	1,817
Georgia	2,659	2,540	2,392	2,281	2,234	2,132	1,907	1,742	1,775	1,801
Hawaii	NA									
Idaho	593	578	569	543	534	495	460	443	450	455
Illinois	17,191	16,749	16,296	15,829	15,461	14,651	13,879	13,221	12,547	12,550
Indiana	4,622	4,465	4,307	4,175	3,956	3,709	3,477	3,248	3,175	3,161
Iowa	2,884	2,826	2,835	2,755	2,585	2,478	2,433	2,288	2,297	2,413
Kansas	2,198	2,063	2,057	1,935	1,905	1,792	1,633	1,547	1,559	1,512
Kentucky	2,271	2,173	2,119	2,004	1,989	1,916	1,727	1,643	1,699	1,677
Louisiana	2,991	2,767	2,573	2,388	2,239	2,150	1,949	1,842	1,800	1,736
Maine	596	580	547	530	527	490	453	442	451	453
Maryland	2,247	2,132	2,057	1,961	1,950	1,843	1,704	1,617	1,554	1,604
Massachusetts	5,449	5,402	5,150	4,973	5,006	4,962	4,715	4,446	4,277	4,374
Michigan	8,544	8,394	7,748	7,329	6,874	6,249	6,035	5,437	5,150	5,102
Minnesota	3,946	3,773	3,751	3,593	3,467	3,244	3,140	3,002	2,998	3,033
Mississippi	1,120	1,089	1,033	1,014	967	931	865	807	855	835
Missouri	6,052	5,837	5,686	5,503	5,382	5,167	4,872	4,471	4,406	4,424
Montana	778	747	727	701	690	647	611	614	604	585
Nebraska	1,604	1,603	1,636	1,626	1,588	1,506	1,422	1,305	1,326	1,347
Nevada	332	313	299	263	240	216	191	177	174	176
New Hampshire	345	330	303	294	275	268	251	229	231	234
New Jersey	6,636	6,325	6,047	5,848	5,682	5,472	5,218	4,888	4,747	4,714

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947
New Mexico	610	559	519	491	470	427	383	342	322	300
New York	43,225	42,634	41,183	38,997	39,054	38,015	36,164	33,871	33,301	34,260
North Carolina	2,727	2,661	2,523	2,406	2,379	2,263	2,031	1,889	1,929	1,969
North Dakota	577	537	542	529	530	520	492	496	526	526
Ohio	11,023	10,610	10,061	9,884	9,462	8,951	8,391	7,752	7,584	7,400
Oklahoma	2,511	2,433	2,317	2,215	2,154	2,018	1,861	1,766	1,707	1,628
Oregon	1,982	1,979	1,883	1,754	1,731	1,594	1,510	1,357	1,406	1,450
Pennsylvania	14,411	13,918	13,531	13,050	12,851	12,478	11,947	11,125	10,896	10,937
Rhode Island	888	900	855	842	856	841	736	688	688	685
South Carolina	938	921	904	900	891	840	711	689	699	701
South Dakota	640	638	637	606	593	567	537	527	542	552
Tennessee	2,975	2,856	2,768	2,621	2,479	2,361	2,205	2,077	2,061	2,059
Texas	11,198	10,697	10,249	9,536	9,098	8,491	7,862	7,010	6,637	6,407
Utah	910	881	845	777	745	699	632	602	599	593
Vermont	359	342	325	316	313	304	285	273	270	271
Virginia	3,078	2,904	2,798	2,608	2,578	2,396	2,189	2,022	1,946	1,947
Washington	2,673	2,598	2,499	2,359	2,339	2,220	2,118	2,000	2,003	2,083
West Virginia	1,263	1,200	1,160	1,157	1,124	1,104	1,027	976	1,021	972
Wisconsin	4,164	3,987	3,926	3,791	3,711	3,485	3,304	3,143	3,123	3,084
Wyoming	373	359	357	341	334	325	289	272	272	254
United States	215,505	208,602	200,120	190,640	186,255	177,157	166,557	155,263	152,118	152,734
American Samoa	NA									
Guam	NA									
Micronesia	NA									
Puerto Rico	397	350	297	274	291	198	172	60	NA	NA
Virgin Islands	241	193	168	151	136	100	68	NA	NA	NA
Other Areas	638	543	465	425	427	298	240	60	NA	NA
Total United States & Other Areas	216,143	209,145	200,585	191,065	186,682	177,455	166,797	155,323	152,118	152,734

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937
Alabama	1,299	1,374	1,089	894	746	540	426	380	346	320
Alaska	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	410	382	300	238	181	121	108	99	96	91
Arkansas	825	802	662	512	434	316	247	225	199	192
California	13,754	13,861	11,384	9,333	7,200	5,742	5,182	4,711	4,501	4,352
Colorado	1,141	1,144	887	762	604	454	407	379	357	348
Connecticut	1,324	1,462	1,397	1,221	965	816	718	632	570	551
Delaware	515	522	444	415	341	286	277	246	209	210
District of Columbia	1,091	1,121	912	762	657	548	471	411	389	369
Florida	1,828	1,882	1,474	1,118	813	610	535	452	389	362
Georgia	1,793	1,925	1,526	1,255	1,003	756	629	566	491	440
Hawaii	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	444	420	343	264	196	134	117	107	100	100
Illinois	11,606	12,534	10,971	9,040	7,845	6,353	5,736	5,189	4,720	4,296
Indiana	2,980	2,989	2,548	2,074	1,658	1,288	1,119	1,034	946	910
Iowa	2,239	2,140	1,786	1,452	1,174	900	779	711	656	623
Kansas	1,435	1,465	1,209	983	759	524	433	408	385	388
Kentucky	1,579	1,654	1,341	1,086	908	708	592	552	521	510
Louisiana	1,631	1,705	1,391	1,126	957	722	636	606	558	520
Maine	470	488	418	351	295	245	230	220	211	213
Maryland	1,584	1,736	1,594	1,307	1,052	902	809	727	641	594
Massachusetts	4,324	4,909	4,429	3,820	3,283	2,664	2,573	2,294	2,107	2,025
Michigan	4,826	5,022	4,557	3,872	3,083	2,223	2,027	1,717	1,541	1,541
Minnesota	2,835	2,920	2,420	1,981	1,669	1,228	1,128	1,053	975	944
Mississippi	785	816	653	511	414	296	241	232	216	213
Missouri	4,198	4,418	3,687	3,067	2,653	2,112	1,862	1,762	1,607	1,518
Montana	554	521	425	338	279	201	178	166	155	152
Nebraska	1,287	1,310	1,010	857	665	431	391	365	337	337
Nevada	172	164	127	105	83	57	51	45	38	37
New Hampshire	232	239	205	171	137	118	106	101	96	92
New Jersey	4,649	4,846	4,124	3,337	2,773	2,386	2,202	2,037	1,900	1,912

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937
New Mexico	282	279	210	169	133	88	75	71	66	62
New York	33,579	39,289	34,671	30,054	27,991	23,197	22,803	19,362	16,574	15,554
North Carolina	1,936	1,891	1,607	1,198	1,026	766	610	556	486	457
North Dakota	468	428	334	257	192	124	95	86	77	79
Ohio	7,167	7,592	6,541	5,413	4,235	3,482	3,074	2,794	2,549	2,486
Oklahoma	1,495	1,547	1,254	983	780	610	527	518	502	488
Oregon	1,403	1,467	1,166	940	699	468	382	342	315	306
Pennsylvania	10,535	11,156	9,705	8,370	7,354	6,671	6,283	5,911	5,385	5,253
Rhode Island	694	698	627	507	450	357	324	298	275	272
South Carolina	686	647	524	405	329	233	199	173	153	152
South Dakota	477	415	305	256	207	141	120	112	99	95
Tennessee	1,989	2,046	1,699	1,372	1,168	893	718	644	591	556
Texas	5,832	6,096	4,822	3,815	3,081	2,252	1,925	1,773	1,603	1,525
Utah	584	585	480	407	337	228	199	184	178	168
Vermont	267	261	214	182	160	146	142	137	133	132
Virginia	1,916	1,972	1,699	1,361	1,178	943	795	726	674	635
Washington	2,063	2,252	1,945	1,528	1,131	766	638	546	492	483
West Virginia	915	943	784	591	484	411	365	342	322	326
Wisconsin	2,985	2,986	2,494	2,014	1,559	1,261	1,142	1,059	987	953
Wyoming	241	222	179	146	121	96	87	79	73	72
United States	147,324	157,543	134,573	112,220	95,442	76,814	70,713	63,140	56,791	54,214
American Samoa	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Guam	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Micronesia	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Puerto Rico	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virgin Islands	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Areas	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total United States & Other Areas	147,324	157,543	134,573	112,220	95,442	76,814	70,713	63,140	56,791	54,214

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1936	1935	1934
Alabama	333	290	277
Alaska	NA	NA	NA
Arizona	83	70	55
Arkansas	201	166	148
California	4,383	4,007	3,721
Colorado	367	320	296
Connecticut	553	515	531
Delaware	205	170	153
District of Columbia	379	336	300
Florida	368	301	268
Georgia	482	440	396
Hawaii	NA	NA	NA
Idaho	97	82	71
Illinois	4,430	3,933	3,344
Indiana	890	759	695
Iowa	642	553	491
Kansas	405	373	341
Kentucky	528	472	437
Louisiana	510	421	373
Maine	217	204	206
Maryland	637	569	529
Massachusetts	2,123	2,007	1,904
Michigan	1,513	1,289	1,033
Minnesota	977	899	853
Mississippi	224	177	169
Missouri	1,585	1,429	1,276
Montana	154	148	130
Nebraska	362	335	320
Nevada	33	28	22
New Hampshire	94	85	85
New Jersey	1,961	1,824	1,755

Table CB-9A-ST
Assets of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1936	1935	1934
New Mexico	58	48	42
New York	16,621	15,486	14,034
North Carolina	463	409	356
North Dakota	81	83	82
Ohio	2,497	2,183	1,929
Oklahoma	472	432	370
Oregon	306	264	237
Pennsylvania	5,549	5,020	4,777
Rhode Island	281	262	259
South Carolina	161	138	121
South Dakota	104	97	95
Tennessee	569	491	437
Texas	1,494	1,318	1,222
Utah	164	154	140
Vermont	132	127	126
Virginia	654	584	545
Washington	488	424	390
West Virginia	323	288	280
Wisconsin	957	841	758
Wyoming	72	65	58
United States	56,182	50,916	46,437
American Samoa	NA	NA	NA
Guam	NA	NA	NA
Micronesia	NA	NA	NA
Puerto Rico	NA	NA	NA
Virgin Islands	NA	NA	NA
Other Areas	NA	NA	NA
Total United States & Other Areas	56,182	50,916	46,437

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987
Alabama	42,028	36,439	33,168	29,819	26,639	24,129	23,233	21,582	19,733	17,882
Alaska	3,211	2,991	2,718	2,609	2,112	2,001	1,929	1,759	2,198	2,548
Arizona	36,514	34,679	28,546	21,094	19,555	22,669	20,448	17,461	19,477	19,462
Arkansas	17,275	16,378	14,781	13,197	11,831	11,064	10,939	10,087	9,767	9,446
California	269,458	239,750	223,520	213,078	221,479	247,828	259,776	229,473	204,077	192,317
Colorado	23,775	21,196	19,160	16,327	13,217	12,728	13,557	14,128	13,875	13,807
Connecticut	7,922	19,407	19,086	17,510	18,215	19,323	22,002	26,738	27,097	24,282
Delaware	87,073	83,713	69,663	63,092	56,802	56,811	57,446	56,931	45,999	36,700
District of Columbia	1,226	3,835	3,889	5,162	5,423	7,409	10,249	12,666	11,790	10,696
Florida	108,827	98,198	102,187	89,454	82,503	82,067	86,643	84,343	75,180	67,366
Georgia	99,736	83,929	64,213	56,179	48,655	43,396	43,253	40,157	36,911	32,756
Hawaii	14,009	13,532	14,662	13,827	13,660	13,006	11,827	9,875	8,466	7,020
Idaho	4,461	8,917	8,736	7,703	6,632	6,496	5,685	5,258	4,679	4,298
Illinois	138,933	126,314	116,026	106,656	102,769	104,838	108,735	105,363	101,199	98,632
Indiana	44,857	45,032	42,150	37,956	36,049	35,980	35,360	33,653	31,893	28,568
Iowa	24,576	24,003	22,862	20,833	18,678	17,102	16,326	15,234	14,189	12,831
Kansas	15,607	16,593	15,960	14,894	14,441	14,428	14,786	13,803	13,290	12,681
Kentucky	35,085	32,774	31,016	27,613	25,553	24,541	24,213	23,327	21,525	19,632
Louisiana	27,242	24,053	20,214	17,025	15,997	16,683	18,935	19,153	19,262	18,893
Maine	5,953	6,062	5,972	5,705	5,577	5,780	5,702	5,958	5,671	4,786
Maryland	23,883	43,726	54,587	28,556	30,225	34,531	36,628	35,601	32,473	28,343
Massachusetts	84,180	63,934	58,113	54,227	50,306	48,729	58,288	69,889	71,031	62,074
Michigan	80,381	78,836	72,382	65,055	62,323	59,952	57,580	53,837	50,883	46,303
Minnesota	44,930	43,237	38,153	38,757	35,732	31,612	32,200	31,368	30,780	28,614
Mississippi	16,760	15,513	14,037	12,901	11,690	11,415	11,294	11,011	10,362	9,629
Missouri	52,399	47,182	41,173	36,635	35,149	35,405	35,946	33,961	31,932	29,680
Montana	5,469	5,141	4,723	4,291	3,831	3,777	3,549	3,408	3,163	3,319
Nebraska	16,909	16,114	14,877	14,370	12,741	11,584	10,617	9,685	8,826	8,039
Nevada	24,490	18,595	15,968	9,985	7,506	10,431	10,108	13,174	10,058	7,132
New Hampshire	7,771	6,658	5,127	4,736	4,839	5,552	7,135	8,078	8,244	6,839
New Jersey	42,891	56,257	47,030	53,777	54,603	54,998	57,957	61,372	57,837	50,621

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987
New Mexico	8,305	7,927	7,522	6,162	6,094	6,385	5,826	5,810	5,639	5,465
New York	496,769	445,153	406,613	380,266	369,111	378,814	391,630	389,524	374,568	371,717
North Carolina	123,446	109,121	69,224	60,282	53,456	51,140	50,285	46,529	41,138	36,633
North Dakota	4,995	4,564	4,832	4,231	3,665	3,509	3,401	3,321	3,150	3,182
Ohio	121,500	110,585	98,080	88,162	79,941	76,855	73,333	70,511	65,827	59,930
Oklahoma	19,651	18,399	16,814	14,764	13,342	12,576	12,143	11,970	12,167	12,981
Oregon	16,175	21,743	20,495	18,621	16,941	16,780	16,047	14,470	12,400	11,372
Pennsylvania	161,483	120,883	112,772	115,030	103,971	101,703	107,124	105,559	97,203	87,841
Rhode Island	3,841	11,357	8,597	9,277	8,864	9,623	9,415	10,834	9,880	8,972
South Carolina	16,054	14,772	19,474	16,813	15,380	15,890	16,541	14,934	12,888	11,007
South Dakota	22,075	22,247	18,571	14,288	10,694	12,263	14,027	15,141	17,454	15,891
Tennessee	48,763	42,201	36,586	32,754	28,107	27,031	27,650	27,185	26,016	24,060
Texas	104,957	112,394	98,336	88,620	79,048	73,844	75,809	79,399	85,663	103,796
Utah	26,454	12,384	10,597	8,978	8,209	8,448	8,764	7,742	7,075	6,992
Vermont	4,234	4,187	4,185	4,127	3,942	4,339	4,585	4,552	4,219	3,790
Virginia	55,816	47,482	46,230	42,431	38,861	41,303	43,500	43,729	40,829	37,094
Washington	33,895	36,703	34,147	30,335	28,821	29,105	29,474	27,938	23,951	23,265
West Virginia	14,550	13,388	12,139	10,930	10,189	9,844	9,353	8,963	8,624	7,907
Wisconsin	42,286	39,152	37,019	34,255	31,674	30,207	29,655	27,655	25,480	23,513
Wyoming	5,541	5,430	3,946	2,534	2,294	2,168	2,029	1,745	1,716	1,718
United States	2,738,621	2,533,060	2,290,878	2,085,883	1,967,336	1,988,092	2,042,937	1,995,844	1,877,754	1,772,322
American Samoa	30	30	32	26	25	25	23	18	15	15
Guam	440	397	383	357	356	298	219	169	192	182
Micronesia	21	26	30	29	22	20	14	7	5	3
Puerto Rico	18,239	16,377	14,725	10,683	9,758	9,174	11,445	8,414	7,744	6,761
Virgin Islands	44	40	35	NA						
Other Areas	18,774	16,870	15,205	11,095	10,161	9,517	11,701	8,608	7,956	6,961
Total United States & Other Areas	2,757,395	2,549,930	2,306,083	2,096,978	1,977,497	1,997,609	2,054,638	2,004,452	1,885,710	1,779,283

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977
Alabama	16,376	14,206	12,547	9,916	9,201	8,589	8,466	8,606	8,476	7,441
Alaska	2,989	3,149	2,751	2,161	1,618	1,095	1,026	1,052	1,083	1,009
Arizona	18,751	16,585	14,077	11,588	10,254	9,208	7,990	7,630	6,396	5,142
Arkansas	9,205	9,104	8,604	7,483	6,794	6,268	5,814	5,352	5,227	4,716
California	199,222	200,494	193,292	181,643	177,258	164,863	144,646	130,412	111,746	69,931
Colorado	14,217	14,642	14,447	12,705	11,579	10,410	8,991	8,410	7,601	6,473
Connecticut	20,921	16,032	13,184	10,507	8,831	8,541	7,887	7,518	6,722	5,480
Delaware	28,247	22,286	15,148	9,414	4,738	1,979	1,803	1,702	1,452	1,267
District of Columbia	9,742	8,287	7,117	5,689	5,114	4,986	4,429	4,178	3,744	2,783
Florida	59,688	50,787	43,290	32,968	27,067	24,355	21,358	19,580	17,787	15,037
Georgia	30,277	26,579	22,438	16,560	14,601	12,850	11,725	11,291	10,637	9,583
Hawaii	6,196	5,560	5,087	4,340	3,960	3,737	3,430	3,037	2,486	2,001
Idaho	4,283	4,487	4,348	3,827	3,497	3,036	2,851	2,716	2,567	2,276
Illinois	95,283	90,598	93,263	92,305	92,217	88,598	78,196	72,451	63,772	46,552
Indiana	26,587	24,642	22,922	19,178	18,107	17,314	16,626	16,570	15,391	13,275
Iowa	12,511	13,075	13,750	12,733	11,996	11,400	11,063	11,409	10,270	9,141
Kansas	12,278	12,260	11,783	10,573	9,468	8,588	8,072	7,948	7,338	6,415
Kentucky	17,930	16,249	14,558	12,452	11,372	10,665	10,034	9,925	9,041	7,608
Louisiana	19,593	20,295	19,144	16,659	15,335	14,129	12,303	11,168	10,112	8,625
Maine	3,982	3,252	2,763	2,104	1,992	1,939	1,899	1,931	1,856	1,680
Maryland	22,947	19,331	15,555	11,208	9,762	10,000	9,721	9,539	8,545	7,493
Massachusetts	55,268	42,054	34,093	26,681	22,988	19,899	18,161	16,378	13,862	10,032
Michigan	43,613	40,697	37,719	32,077	30,343	29,864	29,572	28,897	26,609	22,880
Minnesota	29,359	28,989	28,052	24,403	21,380	18,733	16,932	16,379	14,167	11,997
Mississippi	9,083	8,588	7,854	7,012	6,581	6,128	5,827	5,679	5,084	4,282
Missouri	28,297	25,634	24,065	20,816	19,451	18,140	16,798	16,497	14,879	12,530
Montana	3,509	3,874	3,933	3,743	3,457	3,051	2,893	2,875	2,680	2,343
Nebraska	7,857	8,072	8,579	7,880	7,091	6,458	5,968	5,941	5,277	4,834
Nevada	6,442	5,165	3,130	2,563	2,365	2,350	2,201	2,184	1,918	1,498
New Hampshire	5,487	4,306	3,452	2,741	2,352	2,170	2,012	1,927	1,735	1,530
New Jersey	43,782	35,297	29,869	24,307	21,036	19,617	19,047	18,600	17,295	15,031

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977
New Mexico	5,440	5,389	5,129	4,456	3,875	3,435	3,111	2,980	2,708	2,311
New York	381,996	357,595	344,972	317,826	305,938	284,521	254,233	226,418	199,311	92,574
North Carolina	32,797	28,535	23,798	18,691	15,923	14,299	12,575	11,936	10,649	9,207
North Dakota	3,181	3,345	3,389	3,238	2,912	2,620	2,488	2,520	2,229	1,953
Ohio	54,461	47,345	40,718	34,396	30,839	29,090	28,331	28,211	25,889	22,048
Oklahoma	14,520	17,051	17,465	16,747	15,819	14,247	11,336	10,049	8,963	7,679
Oregon	10,982	10,614	10,041	8,938	8,145	8,143	7,713	7,305	6,625	5,325
Pennsylvania	86,599	78,734	71,150	55,678	52,319	50,779	48,100	47,367	43,369	35,145
Rhode Island	7,811	6,397	4,810	5,329	4,913	4,528	4,108	3,966	3,496	2,958
South Carolina	9,674	8,173	6,886	5,121	4,373	3,926	3,690	3,562	3,331	2,969
South Dakota	14,018	12,303	10,186	7,244	5,908	5,283	2,884	2,877	2,582	2,266
Tennessee	21,888	19,532	17,299	14,572	14,121	13,025	12,394	12,091	11,425	9,971
Texas	117,223	123,440	117,962	98,976	87,801	74,797	59,432	51,907	45,230	35,531
Utah	6,894	6,444	5,765	5,030	4,477	4,190	3,809	3,743	3,506	3,030
Vermont	3,341	2,916	2,546	2,090	1,873	1,647	1,543	1,477	1,383	1,207
Virginia	32,467	28,530	24,632	19,141	16,733	15,205	13,836	13,255	12,385	10,872
Washington	22,614	21,689	19,613	16,895	17,009	16,175	14,922	14,018	11,986	9,112
West Virginia	7,373	6,872	6,354	5,490	5,233	5,212	4,999	4,992	4,685	3,993
Wisconsin	22,614	21,413	20,384	17,832	16,307	15,543	15,036	15,174	13,972	12,102
Wyoming	1,945	2,184	2,316	2,253	2,128	1,975	1,749	1,650	1,503	1,303
United States	1,721,760	1,603,077	1,486,229	1,298,179	1,208,451	1,117,600	1,004,030	933,280	830,982	592,441
American Samoa	15	14	12	8	4	NA	NA	NA	NA	NA
Guam	128	120	99	76	63	62	52	30	22	218
Micronesia	1	NA	NA	NA	NA	NA	NA	NA	NA	NA
Puerto Rico	5,633	4,316	3,556	3,045	2,562	2,457	2,326	2,211	1,974	4,137
Virgin Islands	NA	NA	NA	327						
Other Areas	5,777	4,450	3,667	3,129	2,629	2,519	2,378	2,241	1,996	4,682
Total United States & Other Areas	1,727,537	1,607,527	1,489,896	1,301,308	1,211,080	1,120,119	1,006,408	935,521	832,978	597,123

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967
Alabama	6,214	5,483	5,107	4,516	3,750	3,095	2,639	2,430	2,234	2,004
Alaska	829	692	555	457	398	335	281	244	213	201
Arizona	4,444	4,315	4,290	4,329	3,770	3,093	2,538	2,226	1,972	1,709
Arkansas	3,905	3,356	3,069	2,772	2,318	1,903	1,613	1,473	1,365	1,246
California	59,113	54,573	55,916	51,049	42,323	35,746	31,830	31,088	29,683	26,348
Colorado	5,470	4,801	4,533	4,334	3,825	3,060	2,655	2,468	2,307	2,021
Connecticut	4,746	4,637	4,732	4,599	4,126	3,635	3,344	3,158	3,012	2,664
Delaware	1,120	1,167	1,242	1,125	909	795	743	679	621	567
District of Columbia	2,293	2,112	2,234	2,146	1,932	1,690	1,549	1,532	1,451	1,413
Florida	13,186	12,810	13,361	12,497	9,929	7,699	6,591	6,190	5,436	4,613
Georgia	8,626	8,574	8,640	8,334	6,819	5,376	4,641	4,420	3,955	3,332
Hawaii	1,810	1,680	1,714	1,569	1,377	1,212	1,117	991	846	763
Idaho	2,003	1,763	1,621	1,418	1,164	971	852	784	709	645
Illinois	41,073	39,316	40,165	35,008	28,297	22,623	20,472	19,544	18,569	16,668
Indiana	11,326	10,450	10,097	9,209	7,750	6,536	5,887	5,537	4,960	4,360
Iowa	7,739	6,568	5,860	5,431	4,616	4,049	3,616	3,350	3,065	2,851
Kansas	5,637	4,857	4,298	3,917	3,382	2,869	2,576	2,431	2,222	2,022
Kentucky	6,347	5,539	5,099	4,511	3,704	3,179	2,844	2,666	2,368	2,127
Louisiana	7,167	6,695	6,353	5,726	4,778	3,867	3,349	3,148	2,875	2,665
Maine	1,451	1,337	1,317	1,254	1,107	941	813	731	687	623
Maryland	6,451	5,721	5,556	5,070	4,194	3,451	3,033	2,886	2,653	2,436
Massachusetts	9,443	9,431	10,428	9,743	8,329	7,436	7,082	6,730	6,237	5,529
Michigan	19,964	19,222	19,022	18,165	15,695	14,269	13,280	12,739	11,952	10,539
Minnesota	10,230	9,430	9,015	8,116	7,056	6,058	5,385	5,080	4,700	4,114
Mississippi	3,638	3,309	3,093	2,834	2,386	1,975	1,748	1,590	1,474	1,342
Missouri	10,599	9,435	9,284	8,589	7,585	6,674	6,211	5,991	5,709	5,172
Montana	2,028	1,808	1,661	1,473	1,219	1,022	907	832	762	697
Nebraska	4,347	3,724	3,441	3,260	2,795	2,404	2,016	1,854	1,683	1,554
Nevada	1,236	1,134	1,138	1,108	911	757	696	641	543	505
New Hampshire	1,284	1,139	1,084	1,015	906	787	703	555	535	481
New Jersey	13,404	12,939	12,997	12,467	10,927	9,567	8,829	8,352	7,669	7,030

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967
New Mexico	1,947	1,749	1,647	1,514	1,291	1,040	845	745	661	584
New York	88,063	88,630	97,183	84,481	71,218	60,326	57,762	57,866	53,072	48,576
North Carolina	8,071	7,570	7,897	7,518	6,397	5,028	4,353	4,081	3,753	3,298
North Dakota	1,771	1,546	1,321	1,118	925	825	790	728	646	574
Ohio	19,290	18,681	19,343	17,904	15,761	13,784	12,765	12,635	11,568	10,413
Oklahoma	6,396	5,466	5,007	4,671	3,997	3,306	2,831	2,621	2,484	2,295
Oregon	4,378	3,944	3,722	3,592	3,210	2,724	2,446	2,542	2,343	2,009
Pennsylvania	31,946	30,573	31,176	27,828	23,598	19,803	18,100	17,658	16,166	14,624
Rhode Island	2,639	2,471	2,528	1,869	1,595	1,268	1,169	1,107	1,033	952
South Carolina	2,590	2,423	2,359	2,329	1,938	1,586	1,355	1,247	1,099	965
South Dakota	1,954	1,738	1,563	1,391	1,129	982	891	796	700	649
Tennessee	8,663	8,090	7,976	7,498	6,110	4,945	4,288	3,899	3,657	3,382
Texas	29,451	26,308	24,476	22,592	19,815	16,672	14,937	14,120	13,033	11,396
Utah	2,439	2,063	1,900	1,784	1,540	1,306	1,116	1,065	1,018	928
Vermont	1,063	962	930	883	821	706	598	553	508	456
Virginia	9,469	9,073	9,072	8,618	7,169	5,902	5,123	4,694	4,256	3,740
Washington	7,342	6,466	6,046	5,229	4,490	3,815	3,428	3,445	3,222	2,822
West Virginia	3,363	3,073	2,800	2,506	2,094	1,755	1,476	1,323	1,184	1,079
Wisconsin	10,311	9,420	9,193	8,607	7,458	6,269	5,514	5,194	4,762	4,201
Wyoming	1,146	943	831	729	605	504	441	403	378	343
United States	519,415	489,206	493,892	448,702	379,438	319,620	290,068	279,062	258,010	231,527
American Samoa	NA									
Guam	248	283	363	234	160	102	92	77	51	42
Micronesia	NA									
Puerto Rico	3,847	3,799	3,462	3,000	2,425	2,127	1,839	1,578	1,267	1,118
Virgin Islands	340	348	285	290	255	226	189	149	97	69
Other Areas	4,435	4,430	4,110	3,524	2,840	2,455	2,120	1,804	1,415	1,229
Total United States & Other Areas	523,850	493,636	498,002	452,226	382,278	322,075	292,188	280,866	259,425	232,756

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1966	1965	1964	1963	1962	1961	1960	1959	1958	199957
Alabama	1,848	1,678	1,462	1,309	1,156	1,046	985	904	808	726
Alaska	186	198	148	137	120	94	86	75	NA	NA
Arizona	1,566	1,453	1,368	1,202	1,052	859	758	718	568	515
Arkansas	1,158	1,086	962	849	733	632	559	487	446	386
California	25,258	23,949	21,685	19,431	17,110	14,882	14,079	13,520	11,514	11,020
Colorado	1,845	1,764	1,587	1,444	1,286	1,149	1,022	974	857	745
Connecticut	2,360	2,234	1,920	1,710	1,599	1,396	1,278	1,191	1,071	1,028
Delaware	537	550	442	467	444	402	366	359	319	307
District of Columbia	1,393	1,369	1,195	1,064	961	826	773	712	670	650
Florida	4,165	3,815	3,260	2,815	2,414	2,108	2,005	1,983	1,702	1,522
Georgia	3,054	2,776	2,331	2,049	1,798	1,593	1,508	1,426	1,240	1,152
Hawaii	693	656	587	526	484	420	400	350	NA	NA
Idaho	603	566	490	449	404	349	335	314	290	253
Illinois	15,566	14,526	12,583	11,048	9,756	8,630	8,171	7,503	6,554	6,534
Indiana	3,993	3,716	3,114	2,672	2,436	2,236	2,110	1,952	1,712	1,654
Iowa	2,615	2,398	2,110	1,988	1,833	1,666	1,535	1,484	1,363	1,219
Kansas	1,882	1,755	1,563	1,393	1,286	1,147	1,074	925	889	753
Kentucky	1,934	1,775	1,575	1,414	1,248	1,135	1,079	1,000	899	865
Louisiana	2,464	2,200	1,901	1,628	1,485	1,347	1,263	1,207	1,083	1,026
Maine	589	533	492	448	435	389	365	329	296	282
Maryland	2,327	2,137	1,854	1,597	1,372	1,196	1,117	981	885	841
Massachusetts	5,087	4,779	4,158	3,793	3,441	3,169	2,981	2,815	2,589	2,555
Michigan	9,322	8,342	6,925	5,943	5,235	4,549	4,331	4,011	3,531	3,396
Minnesota	3,604	3,339	2,890	2,692	2,441	2,191	2,117	2,015	1,795	1,683
Mississippi	1,199	1,065	940	823	712	618	564	515	465	403
Missouri	4,869	4,573	4,123	3,693	3,412	3,066	2,869	2,668	2,397	2,317
Montana	650	626	563	509	452	383	377	353	317	287
Nebraska	1,419	1,330	1,168	1,110	1,014	884	817	727	681	573
Nevada	434	421	412	369	326	262	252	206	162	149
New Hampshire	457	417	365	334	292	259	238	216	186	166
New Jersey	6,485	6,115	5,421	4,819	4,345	3,913	3,620	3,258	2,898	2,787

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957
New Mexico	560	557	516	483	402	339	321	288	273	233
New York	45,397	42,294	35,530	31,532	28,984	26,149	24,603	23,941	21,464	21,093
North Carolina	2,992	2,736	2,361	2,056	1,841	1,652	1,463	1,345	1,175	1,093
North Dakota	518	490	448	399	390	283	303	249	240	216
Ohio	9,920	9,110	8,096	7,377	6,692	5,964	5,700	5,419	4,731	4,623
Oklahoma	2,196	2,046	1,811	1,574	1,396	1,326	1,179	1,087	988	916
Oregon	1,867	1,745	1,569	1,421	1,239	1,060	1,029	993	863	790
Pennsylvania	13,582	12,429	10,727	9,537	8,694	8,041	7,852	7,311	6,603	6,524
Rhode Island	897	817	706	663	670	566	550	512	467	460
South Carolina	871	822	713	625	561	496	450	429	384	346
South Dakota	608	567	518	485	432	365	359	308	286	250
Tennessee	3,100	2,893	2,566	2,298	2,045	1,801	1,682	1,554	1,383	1,293
Texas	10,394	9,943	8,948	7,887	6,995	6,248	5,670	5,274	4,990	4,442
Utah	892	894	800	767	670	585	542	502	454	405
Vermont	413	395	350	327	296	265	255	239	220	184
Virginia	3,451	3,159	2,737	2,419	2,074	1,831	1,706	1,604	1,434	1,340
Washington	2,532	2,326	2,040	1,874	1,684	1,501	1,453	1,398	1,210	1,185
West Virginia	966	892	796	714	639	580	554	509	467	449
Wisconsin	3,834	3,521	3,105	1,267	2,532	2,288	2,188	1,985	1,756	1,651
Wyoming	317	310	283	253	224	201	178	164	146	131
United States	214,869	200,087	174,214	153,683	139,542	124,337	117,071	110,289	97,721	93,418
American Samoa	NA	NA	NA							
Guam	36	NA	NA	NA						
Micronesia	NA	NA	NA							
Puerto Rico	1,007	1,000	867	688	587	470	437	402	410	378
Virgin Islands	56	25	15	NA	NA	NA	NA	NA	NA	NA
Other Areas	1,099	1,025	882	688	587	470	437	402	410	378
Total United States & Other Areas	215,968	201,112	175,096	154,371	140,129	124,807	117,508	110,691	98,131	93,796

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
December 31, 1934 - December 31, 1996
(Dollar amounts in millions)

STATE	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947
Alabama	678	635	531	505	483	425	431	370	372	319
Alaska	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	432	370	297	253	246	224	203	167	180	152
Arkansas	391	394	316	312	250	220	202	191	206	151
California	10,450	9,119	7,634	7,535	7,265	6,508	5,792	4,935	3,926	4,456
Colorado	696	665	552	502	493	432	369	296	273	238
Connecticut	973	894	768	703	631	546	504	408	347	315
Delaware	312	290	253	233	223	196	173	145	130	118
District of Columbia	631	580	502	447	420	373	348	NA	271	243
Florida	1,343	1,112	864	731	637	558	489	378	349	333
Georgia	1,132	1,059	937	857	819	731	740	617	589	552
Hawaii	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	252	241	231	218	200	172	174	149	132	95
Illinois	6,291	5,592	4,758	4,576	4,386	3,938	3,394	2,704	2,789	2,680
Indiana	1,536	1,404	1,197	1,131	1,020	916	840	709	686	612
Iowa	1,145	1,111	999	928	930	865	777	669	615	485
Kansas	721	672	665	576	601	502	477	443	412	299
Kentucky	829	777	702	680	632	581	551	470	468	413
Louisiana	967	847	719	649	573	505	488	410	403	350
Maine	273	240	223	214	198	172	158	148	147	130
Maryland	810	768	669	622	574	510	451	371	375	354
Massachusetts	2,506	2,321	2,012	1,885	1,831	1,658	1,555	1,205	1,248	1,233
Michigan	3,247	2,924	2,429	2,216	1,969	1,807	1,641	1,354	1,264	1,151
Minnesota	1,645	1,520	1,342	1,278	1,172	1,088	993	804	762	681
Mississippi	384	373	319	310	278	235	224	195	202	167
Missouri	2,302	2,231	2,013	1,879	1,858	1,765	1,667	1,359	1,313	1,224
Montana	275	266	204	204	178	163	143	111	135	83
Nebraska	550	553	517	478	494	446	391	323	315	241
Nevada	138	121	104	96	76	63	59	52	53	49
New Hampshire	156	139	123	113	97	89	87	79	77	74
New Jersey	2,626	2,380	2,060	1,969	1,783	1,591	1,421	1,150	1,074	982

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947
New Mexico	201	191	153	145	133	117	118	105	95	80
New York	20,656	18,835	15,667	15,610	15,355	13,776	12,217	9,644	9,899	8,865
North Carolina	1,067	1,023	867	828	791	700	674	555	543	476
North Dakota	219	207	187	199	143	147	122	105	102	49
Ohio	4,379	3,882	3,306	3,210	2,938	2,633	2,378	1,938	1,875	1,765
Oklahoma	868	818	745	680	640	533	509	458	417	324
Oregon	856	809	706	669	660	572	509	368	374	311
Pennsylvania	6,301	5,732	4,788	4,649	4,385	3,994	3,433	2,868	2,849	2,569
Rhode Island	438	422	358	326	306	291	245	182	174	154
South Carolina	320	305	265	257	239	210	198	167	166	137
South Dakota	230	230	222	216	187	175	146	132	131	85
Tennessee	1,219	1,136	1,022	975	897	842	823	675	649	588
Texas	4,257	4,166	3,683	3,262	2,998	2,691	2,514	2,126	1,902	1,648
Utah	400	355	315	289	270	241	234	193	187	180
Vermont	177	165	152	145	139	132	128	125	123	117
Virginia	1,264	1,161	1,014	948	881	812	768	677	646	604
Washington	1,192	1,121	1,002	948	859	751	712	591	618	548
West Virginia	418	390	356	348	328	297	288	269	258	227
Wisconsin	1,558	1,427	1,280	1,181	1,064	980	888	743	709	626
Wyoming	117	108	99	95	94	83	78	66	56	48
United States	89,828	82,081	70,127	67,080	63,624	57,256	51,724	42,199	40,886	37,581
American Samoa	NA									
Guam	NA									
Micronesia	NA									
Puerto Rico	315	282	216	184	193	115	86	14	11	9
Virgin Islands	NA									
Other Areas	315	282	216	184	193	115	86	14	11	9
Total United States & Other Areas	90,143	82,363	70,343	67,264	63,817	57,371	51,810	42,213	40,897	37,590

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937
Alabama	260	205	156	144	134	158	136	124	127	122
Alaska	NA									
Arizona	108	67	49	46	43	49	40	37	31	29
Arkansas	125	101	85	77	67	77	70	64	75	62
California	3,320	2,194	1,942	1,861	1,944	2,163	1,930	1,817	1,756	1,754
Colorado	187	131	106	100	108	126	104	91	84	90
Connecticut	253	187	157	157	172	211	196	191	183	199
Delaware	88	63	54	54	59	74	68	65	65	68
District of Columbia	175	125	110	107	118	145	128	112	100	104
Florida	291	217	162	142	121	154	137	107	94	84
Georgia	471	404	288	279	256	304	263	218	208	206
Hawaii	NA									
Idaho	70	50	46	37	38	44	40	33	28	28
Illinois	2,204	1,841	1,602	1,396	1,263	1,485	1,157	968	882	980
Indiana	478	344	287	279	293	359	320	279	246	249
Iowa	411	319	285	268	322	358	316	282	265	239
Kansas	224	153	165	144	198	201	162	132	117	116
Kentucky	337	255	211	187	196	253	233	219	205	210
Louisiana	290	237	174	166	166	198	185	166	165	144
Maine	110	67	55	55	66	82	76	74	69	72
Maryland	298	266	243	173	171	212	187	168	156	159
Massachusetts	1,056	934	798	730	772	925	766	724	674	741
Michigan	913	614	533	489	478	543	481	407	381	363
Minnesota	539	424	379	331	360	451	376	335	292	300
Mississippi	147	134	104	82	80	84	73	66	72	65
Missouri	989	766	624	572	557	652	535	470	430	448
Montana	61	41	43	46	56	61	49	39	32	30
Nebraska	191	157	136	130	172	172	140	122	110	109
Nevada	36	21	16	16	15	18	16	13	10	8
New Hampshire	55	38	31	32	35	42	39	37	34	34
New Jersey	804	616	543	527	562	645	588	533	541	585

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937
New Mexico	68	40	31	24	24	28	23	22	19	18
New York	7,720	8,300	6,583	5,244	4,899	5,102	4,340	4,236	4,183	4,642
North Carolina	394	292	241	196	188	229	200	168	154	145
North Dakota	40	31	48	43	70	65	46	34	24	23
Ohio	1,481	1,223	1,056	930	890	1,058	939	836	767	793
Oklahoma	264	203	184	169	180	194	166	151	141	140
Oregon	263	177	121	107	111	133	105	99	92	86
Pennsylvania	1,965	1,409	1,234	1,311	1,404	1,663	1,524	1,428	1,385	1,459
Rhode Island	119	85	75	74	91	114	104	99	91	98
South Carolina	109	84	70	69	65	74	68	53	52	53
South Dakota	68	51	53	47	62	63	52	43	34	34
Tennessee	469	387	279	248	265	307	270	255	236	219
Texas	1,383	1,185	853	694	621	681	594	511	473	459
Utah	139	92	79	68	64	79	70	61	58	57
Vermont	96	75	63	62	63	69	64	58	55	55
Virginia	482	346	308	282	306	356	333	302	278	269
Washington	492	330	261	231	239	269	217	183	159	171
West Virginia	171	116	101	102	113	140	137	130	125	124
Wisconsin	480	342	303	292	309	351	306	274	240	249
Wyoming	38	27	23	23	23	30	27	26	24	23
United States	30,732	25,766	21,350	18,843	18,809	21,251	18,396	16,862	16,022	16,715
American Samoa	NA									
Guam	NA									
Micronesia	NA									
Puerto Rico	7	3	3	2	2	3	3	3	3	3
Virgin Islands	NA									
Other Areas	7	3	3	2	2	3	3	3	3	3
Total United States & Other Areas	30,739	25,769	21,353	18,845	18,811	21,254	18,399	16,865	16,025	16,718

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1936	1935	1934
Alabama	94	88	112
Alaska	NA	NA	NA
Arizona	26	19	14
Arkansas	45	45	53
California	1,602	1,486	1,465
Colorado	79	68	61
Connecticut	193	193	221
Delaware	61	56	64
District of Columbia	95	86	84
Florida	73	61	53
Georgia	180	146	179
Hawaii	NA	NA	NA
Idaho	23	19	15
Illinois	924	732	764
Indiana	220	201	184
Iowa	206	178	150
Kansas	103	97	88
Kentucky	198	188	182
Louisiana	124	113	125
Maine	66	69	74
Maryland	141	135	133
Massachusetts	719	676	706
Michigan	332	264	244
Minnesota	272	120	236
Mississippi	53	40	57
Missouri	408	162	323
Montana	28	21	25
Nebraska	97	95	77
Nevada	6	5	3
New Hampshire	32	31	32
New Jersey	576	580	656

Table CB-11A-ST
Net Loans and Leases of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1936	1935	1934
New Mexico	15	12	9
New York	4,831	4,419	4,241
North Carolina	132	110	110
North Dakota	23	26	22
Ohio	740	706	678
Oklahoma	118	110	95
Oregon	69	60	51
Pennsylvania	1,406	1,409	1,505
Rhode Island	96	97	103
South Carolina	44	34	38
South Dakota	31	33	26
Tennessee	191	165	172
Texas	403	362	356
Utah	52	44	39
Vermont	53	54	57
Virginia	247	234	236
Washington	144	128	105
West Virginia	114	111	116
Wisconsin	229	215	246
Wyoming	20	19	18
United States	15,934	14,322	14,603
American Samoa	NA	NA	NA
Guam	NA	NA	NA
Micronesia	NA	NA	NA
Puerto Rico	NA	NA	NA
Virgin Islands	NA	NA	NA
Other Areas	2	1	1
Total United States & Other Areas	15,936	14,323	14,604

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987
Alabama	4,995	4,679	4,131	3,943	3,503	3,146	3,001	2,875	2,702	2,509
Alaska	754	740	681	665	604	556	499	432	342	474
Arizona	4,316	4,605	3,586	3,365	3,317	2,718	2,287	1,405	1,714	1,748
Arkansas	2,883	2,756	2,416	2,363	2,179	1,972	1,797	1,646	1,538	1,461
California	38,875	30,153	27,856	27,851	25,939	21,843	21,980	19,511	16,466	14,466
Colorado	3,212	3,020	2,605	2,783	2,188	2,025	1,877	1,874	1,840	1,876
Connecticut	1,005	2,701	2,599	2,431	2,159	1,836	1,624	1,946	2,516	2,215
Delaware	12,360	10,851	9,321	8,274	7,906	7,449	6,823	5,998	5,021	4,351
District of Columbia	307	904	721	1,294	1,025	854	729	1,130	1,027	939
Florida	13,605	12,613	12,723	11,342	10,541	9,498	8,973	8,427	7,746	7,007
Georgia	14,994	12,501	8,980	8,455	6,982	6,189	5,916	5,096	4,457	3,841
Hawaii	1,825	1,782	1,844	1,785	1,603	1,423	1,198	1,045	892	799
Idaho	468	1,008	926	831	734	668	559	542	506	490
Illinois	21,621	20,198	18,466	17,574	15,604	14,231	13,373	12,461	11,645	10,438
Indiana	5,872	6,016	5,491	5,435	5,035	4,593	4,401	4,216	3,933	3,642
Iowa	3,928	3,842	3,519	3,596	3,273	3,214	3,036	2,850	2,672	2,500
Kansas	2,832	3,024	2,820	2,777	2,545	2,430	2,300	2,163	2,039	1,947
Kentucky	4,456	4,394	4,251	4,033	3,711	3,381	3,204	3,078	2,885	2,711
Louisiana	4,477	4,233	3,690	3,510	2,984	2,482	2,460	2,446	2,540	2,503
Maine	812	871	704	702	634	581	537	548	513	454
Maryland	3,618	6,208	7,536	4,479	3,925	3,436	3,339	3,700	3,295	3,008
Massachusetts	11,968	8,891	7,560	6,937	6,230	5,238	4,686	5,680	6,429	5,304
Michigan	10,258	9,920	8,120	7,746	7,275	6,751	6,212	5,862	5,465	5,085
Minnesota	6,002	5,602	4,956	5,227	4,811	4,154	3,724	3,361	3,405	3,561
Mississippi	2,761	2,527	2,226	2,130	1,903	1,739	1,617	1,599	1,494	1,410
Missouri	7,123	6,781	5,739	5,533	5,119	4,831	4,614	4,314	4,095	3,854
Montana	760	698	676	678	660	622	583	541	508	523
Nebraska	2,660	2,383	2,107	2,064	1,920	1,753	1,620	1,519	1,451	1,385
Nevada	3,709	2,759	2,494	2,311	1,533	1,074	1,066	1,049	785	853
New Hampshire	994	844	625	640	575	535	548	681	675	584
New Jersey	5,945	9,108	7,206	7,288	6,606	5,768	5,335	5,916	5,489	4,645

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987
New Mexico	1,240	1,196	1,055	1,001	951	884	782	788	754	718
New York	66,651	62,740	57,723	53,984	45,134	37,645	35,923	33,574	37,194	32,128
North Carolina	13,648	12,139	7,560	7,091	5,955	5,326	4,942	4,687	4,155	3,756
North Dakota	742	699	735	740	681	630	599	579	564	571
Ohio	12,788	11,914	10,811	10,284	9,733	8,640	7,951	7,546	6,951	6,419
Oklahoma	3,380	3,263	2,875	2,833	2,576	2,287	2,085	1,997	1,948	1,996
Oregon	1,857	2,782	2,538	2,385	2,302	2,074	1,681	1,497	1,315	1,258
Pennsylvania	20,324	16,567	15,656	15,403	13,477	11,947	10,846	10,084	9,347	8,652
Rhode Island	551	1,250	1,124	1,069	987	886	841	1,039	897	755
South Carolina	2,204	2,129	2,422	2,246	2,011	1,684	1,760	1,625	1,395	1,299
South Dakota	2,686	2,684	2,220	1,863	2,055	1,898	1,848	1,526	1,419	1,694
Tennessee	6,462	5,730	4,895	4,738	4,012	3,553	3,410	3,316	3,204	2,992
Texas	17,243	16,373	14,780	14,551	11,969	10,938	10,307	7,970	8,048	9,616
Utah	3,432	1,919	1,535	1,328	1,250	1,127	1,008	895	782	749
Vermont	511	509	453	449	426	405	429	428	387	349
Virginia	7,392	6,253	5,769	5,873	5,145	4,455	4,485	4,447	3,945	3,482
Washington	4,012	4,407	4,046	3,845	3,582	2,977	2,792	2,558	2,195	2,058
West Virginia	2,261	2,114	1,951	1,876	1,760	1,656	1,551	1,479	1,400	1,373
Wisconsin	5,450	5,274	4,803	4,648	4,328	3,935	3,718	3,469	3,282	3,036
Wyoming	703	678	511	481	455	424	398	374	352	330
United States	372,932	347,232	310,037	294,730	261,812	230,361	217,274	203,789	195,619	179,814
American Samoa	7	7	6	6	5	5	4	4	4	3
Guam	81	82	73	65	59	48	39	32	21	19
Micronesia	10	9	10	9	8	2	2	2	1	1
Puerto Rico	2,257	2,239	1,956	1,681	1,519	1,284	1,297	996	900	814
Virgin Islands	9	7	4	NA						
Other Areas	2,364	2,344	2,049	1,761	1,591	1,339	1,342	1,034	926	837
Total United States & Other Areas	375,296	349,576	312,086	296,491	263,403	231,700	218,616	204,823	196,545	180,651

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
December 31, 1934 - December 31, 1996
(Dollar amounts in millions)

STATE	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977
Alabama	2,319	2,122	1,943	1,801	1,647	1,530	1,394	1,264	1,127	1,019
Alaska	413	482	431	371	306	226	196	178	162	140
Arizona	1,741	1,385	1,191	1,045	939	830	710	592	506	418
Arkansas	1,395	1,344	1,270	1,194	1,080	991	894	793	704	628
California	14,934	14,526	14,203	12,951	12,169	11,310	10,290	9,098	8,011	7,100
Colorado	1,916	1,893	1,798	1,623	1,466	1,344	1,173	1,027	897	772
Connecticut	1,884	1,468	1,244	1,099	910	901	835	770	710	669
Delaware	3,806	2,848	1,542	1,239	794	456	248	229	216	200
District of Columbia	918	819	729	688	628	586	544	499	457	420
Florida	6,201	5,457	4,887	4,488	4,063	3,681	3,446	3,119	2,795	2,567
Georgia	3,458	3,027	2,600	2,338	2,103	1,920	1,703	1,681	1,478	1,371
Hawaii	704	632	576	482	391	343	315	266	234	213
Idaho	459	457	428	394	373	346	332	293	257	229
Illinois	11,511	10,830	10,099	9,609	9,061	8,529	7,952	7,352	6,703	6,115
Indiana	3,448	3,199	2,962	2,755	2,609	2,500	2,379	2,179	1,976	1,791
Iowa	2,359	2,304	2,274	2,197	2,023	1,872	1,700	1,517	1,347	1,212
Kansas	1,906	1,904	1,818	1,742	1,614	1,475	1,348	1,197	1,079	987
Kentucky	2,538	2,363	2,172	2,006	1,873	1,714	1,548	1,354	1,194	1,059
Louisiana	2,672	2,858	2,832	2,661	2,426	2,128	1,865	1,620	1,403	1,246
Maine	402	354	311	291	271	253	240	222	205	193
Maryland	2,545	2,257	1,820	1,439	1,317	1,265	1,163	1,071	973	896
Massachusetts	4,558	3,662	3,053	2,551	2,240	2,031	1,848	1,713	1,587	1,477
Michigan	4,881	4,545	4,222	3,928	3,703	3,554	3,469	3,283	3,107	2,835
Minnesota	3,545	3,297	3,063	2,831	2,537	2,270	2,074	1,857	1,654	1,470
Mississippi	1,330	1,234	1,146	1,071	1,012	942	855	760	678	607
Missouri	3,722	3,521	3,298	3,110	2,883	2,670	2,450	2,234	2,026	1,857
Montana	511	531	536	506	473	439	401	359	317	277
Nebraska	1,311	1,279	1,285	1,228	1,119	1,020	926	819	727	656
Nevada	773	719	416	370	342	318	291	262	228	194
New Hampshire	520	438	367	326	290	266	244	225	203	186
New Jersey	4,165	3,593	3,157	2,801	2,547	2,432	2,335	2,223	2,085	1,962

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977
New Mexico	698	668	639	606	539	469	421	369	324	280
New York	36,522	32,947	29,984	26,796	23,946	21,814	19,760	17,711	15,916	14,721
North Carolina	3,407	2,848	2,413	2,113	1,870	1,704	1,579	1,430	1,288	1,172
North Dakota	557	554	534	506	459	423	381	335	297	266
Ohio	6,132	5,682	5,048	4,877	4,803	4,611	4,360	4,112	3,862	3,566
Oklahoma	2,086	2,280	2,330	2,282	2,143	1,925	1,651	1,420	1,232	1,090
Oregon	1,182	1,097	1,007	956	906	871	817	719	623	548
Pennsylvania	8,758	8,018	7,249	6,822	6,340	5,941	5,557	5,274	4,818	4,451
Rhode Island	670	592	474	485	434	391	371	343	317	295
South Carolina	1,143	969	871	824	725	667	611	543	487	445
South Dakota	1,293	1,302	1,079	900	742	669	381	341	308	281
Tennessee	2,762	2,471	2,202	2,052	1,951	1,833	1,705	1,539	1,398	1,261
Texas	12,426	13,730	12,865	11,370	10,517	9,088	7,736	6,641	5,788	5,036
Utah	754	697	631	585	523	482	447	385	341	309
Vermont	320	273	248	205	186	167	153	142	129	117
Virginia	3,140	2,758	2,456	2,196	1,991	1,882	1,747	1,620	1,487	1,358
Washington	2,007	1,838	1,671	1,373	1,426	1,472	1,307	1,182	1,037	847
West Virginia	1,320	1,233	1,161	1,088	1,027	955	884	817	736	662
Wisconsin	2,975	2,756	2,587	2,449	2,256	2,088	1,940	1,750	1,585	1,435
Wyoming	339	372	379	372	358	321	281	243	210	181
United States	181,336	168,433	153,501	139,992	128,351	117,915	107,257	96,972	87,229	79,087
American Samoa	3	2	2	NA	NA	NA	NA	NA	NA	NA
Guam	17	14	13	11	8	8	7	5	4	3
Micronesia	1	NA	NA	NA	NA	NA	NA	NA	NA	NA
Puerto Rico	788	668	586	533	477	376	335	264	209	200
Virgin Islands	NA	NA	NA	NA						
Other Areas	809	684	601	544	485	384	342	269	213	203
Total United States & Other Areas	182,145	169,117	154,102	140,536	128,836	118,299	107,599	97,241	87,442	79,290

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967
Alabama	913	812	737	659	571	509	456	415	379	353
Alaska	120	92	72	62	54	46	38	32	28	25
Arizona	377	338	317	296	277	247	217	184	168	162
Arkansas	557	486	436	379	330	296	269	246	225	208
California	6,281	5,121	4,611	4,297	3,986	3,505	3,310	3,173	2,931	2,794
Colorado	693	621	565	493	437	388	353	323	297	279
Connecticut	640	609	579	535	491	462	432	402	376	353
Delaware	186	160	165	156	146	137	131	124	117	111
District of Columbia	392	363	336	310	289	269	251	233	217	197
Florida	2,415	2,277	2,149	1,843	1,519	1,263	1,107	959	832	745
Georgia	1,292	1,185	1,097	1,003	866	774	698	606	526	486
Hawaii	196	177	164	152	140	130	121	109	102	98
Idaho	204	177	160	141	123	111	101	90	83	76
Illinois	5,631	4,894	4,449	4,080	3,761	3,384	3,123	2,892	2,679	2,498
Indiana	1,624	1,456	1,319	1,158	1,023	931	861	778	699	648
Iowa	1,084	950	863	776	702	647	595	549	504	472
Kansas	896	804	732	664	596	544	499	459	421	389
Kentucky	951	821	734	646	574	519	471	429	392	364
Louisiana	1,122	983	890	806	731	655	590	541	485	444
Maine	181	164	154	142	133	123	115	107	100	95
Maryland	830	759	704	657	591	540	449	412	381	347
Massachusetts	1,411	1,317	1,275	1,202	1,129	1,073	1,039	966	890	845
Michigan	2,618	2,353	2,173	1,998	1,721	1,540	1,411	1,317	1,177	1,096
Minnesota	1,332	1,174	1,036	938	847	775	714	652	596	563
Mississippi	546	486	440	386	333	297	270	243	213	196
Missouri	1,713	1,562	1,452	1,333	1,225	1,134	1,071	996	917	854
Montana	246	215	193	172	155	139	126	115	106	99
Nebraska	595	524	477	425	381	351	321	303	277	259
Nevada	166	148	132	122	110	97	84	76	71	69
New Hampshire	171	157	149	138	124	116	108	87	80	73
New Jersey	1,892	1,786	1,718	1,585	1,453	1,346	1,250	1,139	1,016	930

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967
New Mexico	250	221	201	181	152	130	115	105	96	90
New York	13,276	11,934	10,866	9,991	8,942	8,318	7,680	7,349	6,833	6,200
North Carolina	1,087	976	890	800	713	629	566	510	463	429
North Dakota	238	206	179	157	139	126	115	105	98	92
Ohio	3,296	2,981	2,815	2,595	2,386	2,202	2,034	1,887	1,709	1,588
Oklahoma	967	860	766	673	602	553	510	470	431	401
Oregon	491	431	391	360	327	305	285	271	256	243
Pennsylvania	4,139	3,819	3,583	3,347	3,063	2,886	2,689	2,520	2,325	2,207
Rhode Island	275	250	243	200	177	168	157	150	142	132
South Carolina	414	378	352	310	274	248	220	200	181	165
South Dakota	251	221	194	173	153	140	128	118	110	103
Tennessee	1,149	1,071	1,012	915	808	725	650	590	541	486
Texas	4,497	3,922	3,528	3,087	2,707	2,433	2,248	2,050	1,879	1,748
Utah	269	234	210	195	180	159	144	137	130	124
Vermont	108	98	93	87	80	73	68	64	59	54
Virginia	1,260	1,155	1,078	948	812	731	670	622	549	512
Washington	767	679	602	563	524	498	467	434	394	362
West Virginia	595	522	464	413	365	327	294	268	249	229
Wisconsin	1,310	1,180	1,071	971	887	819	754	688	634	587
Wyoming	154	131	115	100	87	79	72	67	62	58
United States	72,068	64,240	58,931	53,620	48,196	43,897	40,447	37,562	34,426	31,938
American Samoa	NA									
Guam	3	2	2	2	1	0	0	0	0	0
Micronesia	NA									
Puerto Rico	188	227	217	198	179	154	132	116	86	78
Virgin Islands	0	8	9	9	10	9	7	7	3	2
Other Areas	191	237	228	209	190	163	139	123	89	80
Total United States & Other Areas	72,259	64,477	59,159	53,829	48,386	44,060	40,586	37,685	34,515	32,018

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957
Alabama	321	294	267	252	233	211	196	179	165	152
Alaska	23	21	18	18	16	14	12	10	9	8
Arizona	158	154	146	128	118	110	102	83	75	65
Arkansas	193	177	163	155	144	127	119	110	102	97
California	2,678	2,587	2,467	2,274	2,120	2,004	1,749	1,629	1,514	1,429
Colorado	263	247	238	224	198	179	165	148	142	131
Connecticut	330	312	289	270	254	227	217	205	198	189
Delaware	105	99	94	88	85	82	79	75	68	65
District of Columbia	187	176	167	156	140	128	121	111	110	113
Florida	687	639	596	551	496	443	408	365	325	284
Georgia	444	413	375	349	328	307	285	256	241	220
Hawaii	94	87	82	77	75	68	58	48	5	4
Idaho	72	69	63	61	59	52	50	44	42	36
Illinois	2,249	2,102	1,954	1,862	1,763	1,630	1,518	1,393	1,328	1,225
Indiana	596	555	520	499	469	434	407	372	355	328
Iowa	441	414	389	378	355	325	304	282	268	245
Kansas	361	335	312	299	276	248	230	212	195	179
Kentucky	339	317	295	283	265	244	226	208	197	185
Louisiana	406	363	340	317	295	269	256	235	218	201
Maine	90	82	78	76	72	69	63	59	57	55
Maryland	323	300	279	256	233	212	198	180	172	162
Massachusetts	770	734	697	658	634	613	581	545	517	498
Michigan	1,032	970	912	871	818	768	718	668	632	586
Minnesota	533	507	480	457	431	400	378	355	337	305
Mississippi	181	167	154	151	138	119	107	99	92	86
Missouri	808	745	706	672	630	590	553	514	478	447
Montana	94	89	82	78	73	67	63	56	51	44
Nebraska	242	228	214	205	188	174	162	149	141	132
Nevada	66	63	55	47	42	38	30	25	23	22
New Hampshire	67	62	58	56	52	48	45	43	39	36
New Jersey	858	802	745	704	663	605	560	523	488	474

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957
New Mexico	83	78	74	72	69	59	54	44	41	36
New York	5,871	5,618	5,403	5,085	4,913	4,657	4,447	4,201	4,089	3,918
North Carolina	396	371	347	326	307	284	267	250	235	217
North Dakota	85	80	74	71	66	61	57	52	48	44
Ohio	1,475	1,387	1,294	1,230	1,166	1,097	1,021	952	872	821
Oklahoma	380	361	344	333	308	278	261	241	225	210
Oregon	235	225	208	198	191	182	175	166	159	151
Pennsylvania	2,104	1,970	1,874	1,810	1,717	1,651	1,574	1,513	1,464	1,411
Rhode Island	115	109	95	91	87	85	83	81	76	75
South Carolina	154	143	131	127	117	106	96	89	81	76
South Dakota	97	90	84	82	75	68	64	59	54	51
Tennessee	448	414	382	365	332	296	273	252	238	222
Texas	1,636	1,543	1,443	1,377	1,277	1,149	1,073	995	923	850
Utah	117	113	106	99	92	83	76	69	66	61
Vermont	51	48	46	46	44	41	39	37	36	33
Virginia	479	448	414	391	358	329	308	282	265	247
Washington	338	322	303	286	269	249	232	216	206	194
West Virginia	210	195	182	176	165	153	147	138	132	124
Wisconsin	548	510	479	459	431	392	359	331	315	294
Wyoming	55	52	51	47	42	39	36	32	30	28
United States	29,888	28,187	26,569	25,143	23,689	22,064	20,602	19,181	18,139	17,066
American Samoa	NA									
Guam	0	NA								
Micronesia	NA									
Puerto Rico	73	66	61	45	40	34	30	25	23	22
Virgin Islands	2	2	2	2	2	2	1	1	1	1
Other Areas	75	68	63	47	42	36	31	26	24	23
Total United States & Other Areas	29,963	28,255	26,632	25,190	23,731	22,100	20,633	19,207	18,163	17,089

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
December 31, 1934 - December 31, 1996
(Dollar amounts in millions)

STATE	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947
Alabama	142	132	122	113	106	99	94	87	81	75
Alaska	7	7	5	5	4	3	NA	NA	NA	NA
Arizona	60	54	47	38	33	31	25	21	19	16
Arkansas	91	86	80	73	69	64	59	54	49	45
California	1,370	1,217	1,121	1,042	989	935	884	762	719	670
Colorado	123	117	104	95	88	83	77	70	65	59
Connecticut	181	168	156	144	136	128	123	119	104	102
Delaware	62	62	59	57	55	54	52	50	49	47
District of Columbia	111	102	92	88	84	80	77	71	68	67
Florida	251	216	187	168	152	141	127	115	105	98
Georgia	209	188	173	159	146	137	126	118	110	102
Hawaii	4	3	3	2	2	2	NA	NA	NA	NA
Idaho	33	33	32	28	27	25	24	21	20	18
Illinois	1,157	1,098	1,042	961	908	854	807	763	716	683
Indiana	304	279	264	243	228	216	202	190	178	167
Iowa	231	219	209	193	181	168	154	142	131	120
Kansas	164	146	136	123	115	106	99	89	81	75
Kentucky	173	164	155	145	137	129	121	113	107	101
Louisiana	182	159	142	130	119	110	101	94	87	80
Maine	51	49	49	47	45	42	41	39	37	36
Maryland	153	147	137	131	124	118	113	107	103	99
Massachusetts	477	457	438	424	410	399	373	363	356	349
Michigan	543	497	450	401	356	337	316	295	276	259
Minnesota	288	274	253	236	223	211	199	188	176	168
Mississippi	81	76	70	66	60	57	52	49	46	43
Missouri	418	393	370	342	321	303	280	261	245	233
Montana	41	39	35	33	31	29	27	26	25	24
Nebraska	125	119	112	104	97	89	83	75	70	66
Nevada	20	19	16	13	13	12	11	10	9	7
New Hampshire	33	32	31	29	27	26	25	24	23	22
New Jersey	455	431	414	387	367	352	337	325	316	307

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947
New Mexico	33	29	27	26	24	23	21	17	14	13
New York	3,621	3,445	3,461	3,193	3,098	2,990	2,900	2,847	2,798	2,736
North Carolina	206	189	177	165	154	142	132	123	111	103
North Dakota	41	39	37	34	31	29	27	25	23	20
Ohio	758	701	659	621	583	547	511	474	451	436
Oklahoma	195	183	166	154	144	133	124	113	103	96
Oregon	143	136	128	117	111	94	88	82	76	69
Pennsylvania	1,367	1,318	1,279	1,235	1,186	1,147	1,103	1,083	1,049	1,031
Rhode Island	68	66	64	62	62	61	50	50	51	49
South Carolina	71	66	62	56	52	48	44	41	37	33
South Dakota	48	45	42	39	36	34	31	29	26	24
Tennessee	210	198	186	169	159	147	136	126	117	111
Texas	778	718	639	586	543	486	438	388	356	330
Utah	56	52	50	46	43	41	38	36	33	32
Vermont	33	32	31	31	29	29	28	28	27	26
Virginia	228	215	203	191	178	168	159	149	140	132
Washington	186	172	161	151	144	131	124	112	104	98
West Virginia	116	111	106	98	93	89	84	79	76	69
Wisconsin	276	267	253	234	223	212	201	190	179	173
Wyoming	26	24	23	20	19	17	16	15	14	13
United States	16,000	14,989	14,258	13,248	12,565	11,908	11,264	10,648	10,156	9,732
American Samoa	NA	NA								
Guam	NA	NA								
Micronesia	NA	NA								
Puerto Rico	20	18	18	17	16	15	NA	NA	NA	NA
Virgin Islands	1	1	1	1	0	0	NA	NA	NA	NA
Other Areas	21	19	19	18	16	15	NA	NA	NA	NA
Total United States & Other Areas	16,021	15,008	14,277	13,266	12,581	11,923	11,264	10,648	10,156	9,732

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937
Alabama	70	64	60	56	53	51	48	49	47	47
Alaska	NA									
Arizona	15	12	11	8	7	7	8	7	7	7
Arkansas	41	35	32	30	28	27	26	25	24	23
California	631	594	556	477	455	453	444	403	395	381
Colorado	54	49	45	42	40	38	36	35	33	31
Connecticut	98	93	87	81	78	77	76	75	75	74
Delaware	46	44	42	41	41	41	41	40	40	39
District of Columbia	64	58	53	52	51	50	49	47	46	45
Florida	90	70	66	59	54	49	45	42	40	37
Georgia	95	86	79	73	69	68	65	63	61	60
Hawaii	NA									
Idaho	16	15	14	12	11	11	10	10	9	9
Illinois	640	593	548	504	472	449	424	398	399	392
Indiana	157	144	133	123	115	112	108	103	101	97
Iowa	112	101	92	85	79	75	70	66	63	60
Kansas	69	63	59	55	51	49	46	45	43	42
Kentucky	94	87	81	76	73	71	69	68	66	66
Louisiana	75	69	65	59	56	55	53	51	48	47
Maine	36	34	32	31	31	30	30	31	31	31
Maryland	96	87	79	75	71	69	67	65	66	65
Massachusetts	341	330	310	298	293	289	285	283	280	278
Michigan	251	225	192	176	164	157	149	140	132	127
Minnesota	157	145	134	123	114	108	102	99	96	94
Mississippi	40	36	33	30	29	28	26	26	25	25
Missouri	218	198	181	168	158	153	147	144	139	136
Montana	22	21	19	18	17	17	16	16	16	16
Nebraska	61	56	50	47	43	41	39	38	37	36
Nevada	7	6	5	5	4	4	4	3	3	2
New Hampshire	21	20	18	18	17	16	16	16	16	15
New Jersey	293	272	251	237	228	225	220	216	214	228

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937
New Mexico	11	9	8	7	7	6	6	5	5	5
New York	2,663	2,554	2,358	2,231	2,082	2,001	1,967	1,952	1,958	1,990
North Carolina	94	84	73	66	62	59	56	53	52	50
North Dakota	18	16	14	13	12	11	10	10	10	11
Ohio	418	389	358	331	318	309	302	297	292	281
Oklahoma	89	80	74	70	66	63	60	57	54	50
Oregon	62	55	44	39	32	30	28	27	26	24
Pennsylvania	1,013	971	914	879	859	847	848	855	845	855
Rhode Island	48	47	38	34	36	36	35	35	35	35
South Carolina	29	25	23	21	19	18	17	16	15	14
South Dakota	21	19	17	16	15	14	13	13	12	12
Tennessee	103	91	84	78	74	71	69	67	64	63
Texas	303	262	230	208	196	192	184	178	173	168
Utah	29	26	24	22	21	20	20	20	19	19
Vermont	25	24	22	22	22	22	24	25	25	25
Virginia	122	113	106	101	96	93	89	87	84	83
Washington	91	80	72	63	58	55	52	49	48	46
West Virginia	65	59	55	52	51	50	49	49	49	48
Wisconsin	164	152	138	126	117	113	116	111	109	107
Wyoming	12	11	11	10	10	9	9	9	8	8
United States	9,290	8,674	7,990	7,448	7,055	6,839	6,673	6,519	6,435	6,404
American Samoa	NA									
Guam	NA									
Micronesia	NA									
Puerto Rico	NA									
Virgin Islands	NA									
Other Areas	NA									
Total United States & Other Areas	9,290	8,674	7,990	7,448	7,055	6,839	6,673	6,519	6,435	6,404

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1936	1935	1934
Alabama	47	45	47
Alaska	NA	NA	NA
Arizona	7	6	5
Arkansas	22	22	21
California	383	377	375
Colorado	31	30	28
Connecticut	73	71	78
Delaware	38	37	36
District of Columbia	44	41	40
Florida	35	32	31
Georgia	59	57	57
Hawaii	NA	NA	NA
Idaho	8	8	7
Illinois	377	356	345
Indiana	93	89	83
Iowa	57	55	52
Kansas	41	40	37
Kentucky	66	64	62
Louisiana	44	44	41
Maine	30	30	30
Maryland	65	64	63
Massachusetts	275	270	257
Michigan	121	116	113
Minnesota	92	93	90
Mississippi	24	23	23
Missouri	133	128	128
Montana	15	15	16
Nebraska	35	33	33
Nevada	2	2	1
New Hampshire	15	15	15
New Jersey	237	236	246

Table CB-14A-ST
Total Equity Capital of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1936	1935	1934
New Mexico	4	4	4
New York	1,985	1,983	1,973
North Carolina	47	45	42
North Dakota	11	12	13
Ohio	275	271	264
Oklahoma	49	48	46
Oregon	24	22	22
Pennsylvania	847	828	832
Rhode Island	34	34	34
South Carolina	13	13	12
South Dakota	13	14	15
Tennessee	61	57	52
Texas	163	159	154
Utah	18	17	17
Vermont	26	26	25
Virginia	81	79	80
Washington	46	43	45
West Virginia	47	46	45
Wisconsin	107	102	98
Wyoming	8	7	7
United States	6,328	6,209	6,140
American Samoa	NA	NA	NA
Guam	NA	NA	NA
Micronesia	NA	NA	NA
Puerto Rico	NA	NA	NA
Virgin Islands	NA	NA	NA
Other Areas	NA	NA	NA
Total United States & Other Areas	6,328	6,209	6,140

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
December 31, 1934 - December 31, 1996
(Dollar amounts in millions)

STATE	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987
Alabama	45,477	42,138	39,566	37,374	35,363	33,560	31,881	29,284	26,959	24,585
Alaska	4,202	4,058	4,044	3,781	3,604	3,534	3,494	3,431	3,748	3,965
Arizona	28,221	34,088	30,894	29,703	29,768	30,364	28,394	23,118	23,400	23,432
Arkansas	26,453	25,259	23,431	22,814	22,240	20,940	19,053	17,219	16,400	15,745
California	321,517	286,428	275,419	267,039	271,213	287,128	279,707	263,096	243,743	233,118
Colorado	34,319	31,248	29,705	30,016	25,770	24,436	22,724	21,811	21,403	20,658
Connecticut	8,639	24,017	25,348	23,595	26,922	28,142	31,698	32,145	30,093	28,324
Delaware	40,148	39,584	35,134	34,872	33,602	36,024	34,314	31,439	26,999	22,698
District of Columbia	2,550	7,717	7,219	9,802	11,014	12,727	15,411	16,290	15,343	14,500
Florida	130,468	125,026	135,339	123,634	124,492	119,879	116,983	111,410	100,306	91,697
Georgia	101,591	90,877	66,921	63,287	57,156	54,863	53,226	49,840	45,680	41,390
Hawaii	15,159	14,378	13,972	14,320	15,342	16,191	16,318	14,610	12,181	10,743
Idaho	5,297	9,444	8,878	8,339	7,966	7,618	6,916	6,529	6,114	5,868
Illinois	181,408	173,322	164,976	161,215	157,063	157,012	154,696	150,780	145,905	141,940
Indiana	52,056	53,618	50,255	49,752	49,212	48,494	47,621	46,045	44,254	41,702
Iowa	35,033	33,533	31,930	31,996	31,666	30,790	29,179	27,449	26,320	25,976
Kansas	24,514	26,571	25,481	25,480	26,015	25,904	25,953	23,396	22,381	21,620
Kentucky	39,770	37,893	37,352	35,110	34,881	34,076	33,492	31,749	29,917	27,997
Louisiana	38,249	37,092	35,523	34,038	34,090	32,983	32,584	31,989	30,868	30,687
Maine	6,458	6,718	6,880	6,839	7,134	7,389	6,891	6,978	6,431	5,761
Maryland	30,229	53,844	67,868	40,730	42,712	43,982	44,957	39,841	37,206	34,108
Massachusetts	106,622	82,297	77,611	69,993	69,033	67,833	76,635	83,410	84,417	74,140
Michigan	84,166	87,873	87,165	81,559	80,707	78,659	76,884	74,811	71,942	67,302
Minnesota	53,852	49,507	45,868	47,912	46,240	45,030	45,388	40,899	41,252	42,382
Mississippi	23,391	22,263	21,153	20,494	19,700	19,068	18,502	17,220	16,511	15,831
Missouri	70,564	64,076	58,624	55,691	55,925	54,384	54,287	48,399	46,307	44,918
Montana	7,293	6,958	6,666	6,831	6,713	6,549	6,324	6,147	6,131	6,208
Nebraska	23,263	22,557	20,659	20,879	19,615	18,583	17,634	16,073	15,073	14,531
Nevada	9,725	10,626	9,952	10,245	10,103	9,085	8,911	7,831	6,511	6,136
New Hampshire	8,997	7,627	5,773	5,843	6,007	6,924	8,327	8,556	8,508	7,598
New Jersey	59,273	84,731	73,007	84,425	85,843	81,234	78,251	74,819	69,347	62,063

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987
New Mexico	12,027	11,524	11,117	11,157	10,929	10,711	9,578	8,977	8,643	8,375
New York	602,522	547,329	524,002	493,920	469,397	480,748	475,986	481,967	474,437	477,973
North Carolina	121,378	110,788	78,488	70,292	61,227	59,673	58,361	52,581	48,527	43,914
North Dakota	7,280	6,940	7,099	7,102	7,004	6,808	6,690	6,216	6,110	6,110
Ohio	117,027	109,237	106,175	96,540	94,174	92,199	89,705	86,298	80,932	74,395
Oklahoma	30,058	28,816	27,439	26,907	26,633	24,821	23,690	23,058	23,081	23,726
Oregon	16,125	22,946	21,358	21,418	20,572	20,272	17,991	16,803	15,302	14,777
Pennsylvania	184,271	138,651	133,210	140,071	141,297	138,126	136,338	129,133	122,904	113,060
Rhode Island	4,959	10,634	10,305	10,042	10,350	10,872	10,995	11,854	10,797	10,056
South Carolina	21,277	19,738	22,310	20,617	19,431	19,023	18,511	17,477	15,318	13,660
South Dakota	13,207	11,866	11,378	11,001	11,164	11,251	10,934	9,455	8,904	8,353
Tennessee	57,185	52,413	48,532	46,598	44,105	41,339	39,871	38,060	36,297	34,054
Texas	168,199	155,286	153,405	151,184	148,236	147,469	145,644	143,898	143,398	151,235
Utah	18,856	13,848	11,957	11,211	10,697	10,510	10,587	9,428	8,784	8,794
Vermont	5,206	5,074	4,876	4,833	4,812	5,301	5,341	5,171	4,831	4,419
Virginia	64,890	56,362	57,897	57,498	56,526	55,790	54,672	51,311	48,476	45,073
Washington	35,540	37,846	34,729	34,477	34,161	33,436	32,753	31,495	27,979	27,224
West Virginia	18,011	17,128	16,561	16,574	16,351	15,744	14,825	14,240	13,862	13,151
Wisconsin	51,099	47,787	45,437	44,359	43,547	41,265	39,768	37,499	35,511	34,467
Wyoming	7,017	6,335	5,315	4,514	4,399	4,269	4,126	3,838	3,754	3,792
United States	3,175,038	3,005,916	2,854,203	2,737,923	2,682,123	2,673,012	2,633,001	2,535,373	2,419,497	2,324,231
American Samoa	47	42	48	44	37	30	35	28	27	23
Guam	658	655	562	563	599	585	466	366	334	300
Micronesia	39	46	41	47	31	29	21	14	8	4
Puerto Rico	21,378	20,840	19,535	15,752	15,891	14,007	16,628	12,723	11,868	10,897
Virgin Islands	73	73	47	0	0	0	0	0	0	0
Other Areas	22,195	21,656	20,233	16,406	16,558	14,651	17,150	13,131	12,237	11,224
Total United States & Other Areas	3,197,233	3,027,572	2,874,436	2,754,329	2,698,681	2,687,663	2,650,151	2,548,504	2,431,734	2,335,455

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977
Alabama	23,443	20,817	19,802	17,835	16,633	15,637	14,089	13,450	12,658	11,701
Alaska	4,065	3,896	3,582	3,166	2,670	1,924	1,757	1,564	1,570	1,519
Arizona	23,826	20,889	18,446	15,857	13,437	12,153	11,376	10,347	8,871	7,601
Arkansas	15,848	14,935	14,083	12,695	11,317	10,318	9,498	8,756	8,022	7,447
California	241,159	240,227	231,279	225,828	218,788	208,882	192,610	177,783	158,779	139,605
Colorado	21,569	21,290	19,890	18,227	16,419	14,659	13,391	12,351	11,010	9,647
Connecticut	26,691	21,277	17,848	15,694	12,576	11,949	11,559	10,803	10,062	9,323
Delaware	16,347	12,566	9,765	7,840	5,285	3,031	2,903	2,747	2,611	2,428
District of Columbia	14,033	12,222	11,298	10,090	8,553	7,966	6,977	6,353	5,839	4,945
Florida	87,187	74,252	65,847	58,310	49,623	43,175	40,537	36,167	32,194	29,714
Georgia	39,032	35,319	31,423	26,316	23,430	20,377	18,894	17,681	16,590	15,521
Hawaii	9,808	8,674	7,584	6,716	6,020	5,433	4,792	4,363	3,705	3,229
Idaho	5,934	5,966	5,752	5,216	4,815	4,394	4,262	3,904	3,602	3,288
Illinois	134,660	127,100	120,305	131,494	124,168	119,764	109,217	102,860	93,029	86,591
Indiana	40,667	38,463	35,540	33,291	30,102	28,293	27,113	25,444	23,702	21,931
Iowa	26,039	24,906	24,068	23,137	21,523	19,819	18,485	17,036	15,606	14,225
Kansas	21,516	20,658	19,670	18,035	16,549	15,124	14,079	13,164	11,705	10,804
Kentucky	26,518	24,192	22,656	20,888	18,998	17,762	16,090	15,005	13,689	12,248
Louisiana	31,675	31,343	29,902	27,966	25,921	23,830	21,195	18,543	16,291	14,776
Maine	5,221	4,368	3,911	3,549	3,215	3,000	2,895	2,748	2,591	2,391
Maryland	30,004	25,610	21,362	17,834	15,667	14,738	13,772	12,989	11,576	10,794
Massachusetts	66,857	53,404	45,052	38,482	33,054	29,918	27,772	24,353	21,800	20,541
Michigan	64,701	60,134	56,031	52,467	48,204	46,096	43,359	41,232	40,576	37,615
Minnesota	41,224	39,236	37,263	33,946	30,028	27,415	25,463	22,927	20,517	18,497
Mississippi	15,110	14,393	13,396	12,486	11,571	10,806	9,798	9,198	8,314	7,351
Missouri	43,936	40,245	38,011	34,959	31,947	29,738	27,388	25,842	23,493	21,566
Montana	6,125	6,139	6,096	5,713	5,292	4,923	4,622	4,321	3,955	3,600
Nebraska	14,466	13,755	13,280	12,344	11,429	10,487	9,583	8,962	8,193	7,395
Nevada	6,047	4,829	4,440	4,080	3,933	3,439	3,199	3,127	2,877	2,431
New Hampshire	6,874	5,673	4,681	4,130	3,459	3,113	2,890	2,645	2,394	2,164
New Jersey	59,573	50,307	44,702	39,975	35,045	31,770	30,340	28,969	27,493	25,920

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977
New Mexico	8,523	8,092	7,737	7,253	6,629	5,764	5,273	4,727	4,295	3,831
New York	468,802	434,715	401,730	381,614	368,847	353,264	347,656	314,721	281,510	250,580
North Carolina	40,948	34,746	31,226	28,243	24,446	22,052	20,193	18,865	16,973	15,487
North Dakota	6,082	6,005	5,733	5,512	5,040	4,576	4,088	3,749	3,456	3,144
Ohio	70,359	64,063	56,825	52,970	48,472	45,704	43,716	41,721	40,144	36,824
Oklahoma	25,470	27,454	27,524	26,073	25,158	23,580	19,379	16,841	14,573	13,154
Oregon	14,485	13,160	12,975	12,411	11,528	11,013	10,574	10,104	9,161	7,933
Pennsylvania	109,068	98,954	93,648	86,259	80,203	75,343	71,139	67,309	61,858	57,381
Rhode Island	8,994	7,497	5,754	7,270	6,559	5,819	5,487	4,920	4,389	3,920
South Carolina	13,175	11,708	10,515	9,382	8,301	7,002	6,325	5,810	5,283	4,967
South Dakota	8,068	8,124	8,629	7,886	6,703	6,540	4,535	4,184	3,785	3,443
Tennessee	32,271	29,533	27,422	25,071	23,012	21,251	19,875	18,644	17,288	15,955
Texas	165,036	168,295	158,719	145,751	131,092	114,819	97,476	85,270	74,349	65,737
Utah	9,062	8,368	7,754	7,257	6,768	6,240	5,687	5,413	4,951	4,375
Vermont	4,147	3,607	3,260	2,920	2,547	2,236	2,166	1,989	1,842	1,678
Virginia	41,174	35,041	30,669	27,687	24,717	21,859	20,216	18,888	17,854	16,489
Washington	26,929	25,104	23,089	21,524	21,633	20,322	18,748	17,365	14,859	13,187
West Virginia	12,803	11,936	11,280	10,658	9,943	9,284	8,620	8,029	7,398	6,980
Wisconsin	34,135	31,634	29,801	27,368	24,732	23,195	22,058	21,319	19,976	19,039
Wyoming	3,915	4,051	4,006	3,789	3,588	3,279	3,035	2,735	2,404	2,156
United States	2,273,601	2,109,172	1,955,261	1,835,464	1,699,589	1,583,075	1,476,151	1,358,237	1,229,662	1,113,068
American Samoa	21	20	15	12	7	NA	NA	NA	NA	NA
Guam	246	201	144	139	103	105	90	53	51	261
Micronesia	2	NA								
Puerto Rico	9,657	8,695	7,515	6,889	5,987	5,603	4,924	4,516	3,689	5,738
Virgin Islands	0	0	0	0	0	0	0	205	145	506
Other Areas	9,926	8,916	7,674	7,040	6,097	5,708	5,014	4,774	3,885	6,505
Total United States & Other Areas	2,283,527	2,118,088	1,962,935	1,842,504	1,705,686	1,588,783	1,481,165	1,363,011	1,233,547	1,119,573

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967
Alabama	10,170	9,164	8,367	7,712	6,792	5,777	5,024	4,428	4,287	3,871
Alaska	1,374	1,250	1,004	795	742	647	577	484	387	382
Arizona	6,734	6,226	5,710	5,785	5,248	4,322	3,548	3,111	2,856	2,504
Arkansas	6,612	6,019	5,428	4,922	4,231	3,636	3,104	2,780	2,621	2,390
California	124,114	85,317	79,184	70,849	64,068	56,161	49,349	43,501	45,422	41,254
Colorado	8,320	7,393	6,988	6,629	5,977	5,027	4,330	3,927	3,859	3,446
Connecticut	7,879	7,393	6,983	6,871	6,447	5,564	5,222	4,605	4,805	4,258
Delaware	2,269	1,955	1,840	1,787	1,674	1,424	1,280	1,205	1,154	1,057
District of Columbia	4,335	3,673	3,586	3,437	3,205	2,952	2,851	2,692	2,704	2,591
Florida	26,764	24,885	24,094	22,855	19,714	16,211	13,938	12,297	11,513	9,682
Georgia	13,584	12,357	12,156	11,143	9,925	8,269	7,247	6,643	6,523	5,727
Hawaii	3,091	2,599	2,444	2,354	2,108	1,890	1,655	1,464	1,354	1,159
Idaho	2,950	2,626	2,433	2,160	1,867	1,541	1,352	1,235	1,146	1,053
Illinois	75,917	59,446	58,610	51,826	45,432	39,125	34,548	30,986	31,491	29,399
Indiana	19,732	17,910	16,513	15,342	13,486	11,979	10,848	10,141	9,503	8,317
Iowa	13,035	11,799	10,589	9,549	8,369	7,345	6,634	6,168	5,780	5,222
Kansas	9,748	8,791	7,964	7,344	6,434	5,613	5,017	4,639	4,411	4,051
Kentucky	10,678	9,798	9,090	7,829	7,037	6,112	5,436	4,918	4,641	4,216
Louisiana	13,156	11,939	11,017	9,720	8,814	7,684	6,541	5,841	5,707	5,284
Maine	2,157	1,979	1,825	1,744	1,577	1,379	1,254	1,124	1,086	991
Maryland	9,612	8,735	8,012	7,535	6,848	5,941	5,209	4,655	4,494	4,102
Massachusetts	17,874	14,935	14,788	14,098	12,783	11,676	10,867	9,458	10,026	9,016
Michigan	33,026	29,448	28,102	26,923	25,435	23,155	20,792	19,185	19,221	17,383
Minnesota	16,394	14,739	13,887	12,657	11,449	10,537	9,139	8,325	8,543	7,350
Mississippi	6,404	5,654	5,144	4,916	4,252	3,622	3,161	2,863	2,698	2,435
Missouri	19,261	17,260	16,159	15,042	13,973	12,682	11,456	10,849	10,920	10,011
Montana	3,203	2,910	2,617	2,396	2,157	1,869	1,653	1,486	1,400	1,292
Nebraska	6,718	6,251	5,767	5,390	4,658	4,131	3,606	3,323	3,093	2,793
Nevada	2,143	1,885	1,752	1,752	1,545	1,371	1,153	998	956	839
New Hampshire	1,881	1,639	1,485	1,412	1,288	1,157	1,024	824	797	709
New Jersey	23,664	21,784	20,882	20,352	19,299	17,063	15,024	13,686	13,203	11,856

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967
New Mexico	3,320	2,987	2,651	2,485	2,201	1,840	1,529	1,298	1,217	1,103
New York	222,028	126,412	132,714	115,055	106,275	93,951	86,838	80,240	82,048	76,783
North Carolina	14,369	12,699	11,895	11,645	10,076	8,317	7,222	6,438	6,291	5,567
North Dakota	2,824	2,612	2,234	2,039	1,790	1,604	1,423	1,326	1,255	1,119
Ohio	33,799	31,135	29,636	28,274	26,679	23,579	21,688	20,343	20,087	18,618
Oklahoma	11,543	10,202	9,210	8,269	7,409	6,315	5,608	4,878	4,853	4,537
Oregon	6,944	6,015	5,577	5,479	5,169	4,518	4,040	3,736	3,861	3,373
Pennsylvania	51,471	44,486	42,661	39,711	35,793	31,433	28,823	26,011	26,067	23,651
Rhode Island	3,573	3,223	3,099	2,391	2,145	1,753	1,572	1,372	1,525	1,444
South Carolina	4,427	4,124	3,867	3,720	3,208	2,790	2,419	2,141	1,985	1,756
South Dakota	3,229	2,914	2,614	2,368	2,017	1,764	1,571	1,440	1,325	1,213
Tennessee	14,407	13,097	12,287	11,691	10,329	8,682	7,442	6,593	6,209	5,839
Texas	57,486	47,282	42,516	38,557	34,682	30,000	26,343	23,722	23,446	20,828
Utah	3,802	3,373	2,959	2,708	2,460	2,099	1,838	1,657	1,696	1,541
Vermont	1,486	1,353	1,237	1,210	1,129	992	878	786	745	665
Virginia	14,919	13,721	13,084	12,241	10,753	9,211	8,024	7,211	6,876	6,127
Washington	11,468	9,674	8,699	7,668	6,998	6,150	5,682	5,140	5,120	4,719
West Virginia	6,195	5,506	4,980	4,362	3,869	3,298	2,899	2,496	2,298	2,131
Wisconsin	17,042	15,008	13,951	13,094	12,101	10,610	9,682	8,727	8,453	7,778
Wyoming	1,878	1,634	1,422	1,268	1,109	933	813	741	703	639
United States	989,009	775,216	741,713	677,361	613,026	535,701	479,173	434,137	432,661	394,071
American Samoa	NA									
Guam	418	649	560	426	238	119	80	67	56	51
Micronesia	NA									
Puerto Rico	5,069	4,402	3,741	3,470	3,205	2,848	2,560	2,178	1,791	1,550
Virgin Islands	435	488	399	365	443	514	692	607	146	120
Other Areas	5,922	5,539	4,700	4,261	3,886	3,481	3,332	2,852	1,993	1,721
Total United States & Other Areas	994,931	780,755	746,413	681,622	616,912	539,182	482,505	436,989	434,654	395,792

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957
Alabama	3,544	3,236	2,843	2,557	2,386	2,192	2,121	2,017	1,951	1,776
Alaska	346	333	308	245	245	192	191	160	NA	NA
Arizona	2,239	2,096	1,970	1,732	1,584	1,453	1,265	1,164	1,030	902
Arkansas	2,210	2,043	1,875	1,700	1,548	1,421	1,289	1,247	1,162	1,062
California	37,286	35,341	33,665	30,981	29,019	27,083	24,338	23,823	22,787	20,778
Colorado	3,023	2,870	2,694	2,507	2,344	2,301	2,005	1,905	1,864	1,694
Connecticut	3,660	3,377	3,121	2,807	2,711	2,521	2,350	2,288	2,277	2,222
Delaware	960	971	863	799	811	733	701	660	641	629
District of Columbia	2,345	2,281	2,090	1,933	1,776	1,646	1,532	1,460	1,504	1,403
Florida	8,303	7,686	6,802	6,011	5,535	5,247	4,867	4,728	4,486	4,066
Georgia	5,063	4,597	4,025	3,588	3,288	3,110	2,927	2,820	2,702	2,492
Hawaii	1,023	988	895	794	782	767	715	647	NA	NA
Idaho	945	897	829	755	717	685	649	646	638	572
Illinois	26,536	25,456	23,654	21,119	20,103	19,047	17,468	16,839	16,809	15,931
Indiana	7,512	6,921	6,211	5,355	5,222	5,059	4,748	4,598	4,494	4,285
Iowa	4,710	4,478	4,078	3,637	3,478	3,303	3,066	2,985	3,072	2,772
Kansas	3,649	3,365	3,155	2,881	2,766	2,600	2,410	2,275	2,227	2,046
Kentucky	3,661	3,440	3,194	2,825	2,754	2,616	2,291	2,294	2,233	2,136
Louisiana	4,796	4,340	3,920	3,459	3,285	3,148	2,964	2,920	2,802	2,775
Maine	911	817	769	708	703	667	629	603	593	554
Maryland	3,703	3,469	3,221	2,884	2,679	2,529	2,351	2,199	2,184	2,083
Massachusetts	7,674	7,121	6,531	5,975	5,935	5,765	5,405	5,153	5,163	4,881
Michigan	15,431	14,102	12,664	11,165	10,435	9,327	8,838	8,386	8,172	7,901
Minnesota	6,463	6,045	5,611	5,040	4,814	4,495	4,177	4,032	4,042	3,739
Mississippi	2,221	2,060	1,864	1,667	1,530	1,434	1,351	1,328	1,223	1,072
Missouri	8,965	8,402	7,992	7,155	6,861	6,523	6,150	5,958	5,933	5,573
Montana	1,189	1,118	1,039	981	926	864	829	806	813	757
Nebraska	2,460	2,280	2,181	2,008	1,871	1,758	1,652	1,566	1,626	1,426
Nevada	732	698	656	616	572	493	441	413	375	331
New Hampshire	639	574	518	489	465	435	403	390	350	321
New Jersey	10,626	10,001	9,451	8,559	8,324	7,761	7,231	6,930	6,661	6,291

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957
New Mexico	1,003	945	918	893	800	770	713	695	668	596
New York	67,268	63,965	58,784	51,557	50,050	48,684	44,569	41,105	41,959	38,873
North Carolina	4,922	4,439	4,049	3,520	3,345	3,176	2,889	2,764	2,686	2,434
North Dakota	1,019	947	878	820	766	672	650	648	644	579
Ohio	16,819	15,719	14,314	12,986	12,706	11,898	11,279	11,026	10,577	10,270
Oklahoma	4,074	3,799	3,481	3,135	2,980	2,923	2,708	2,567	2,542	2,365
Oregon	3,099	2,954	2,682	2,565	2,321	2,166	2,005	1,988	1,949	1,764
Pennsylvania	21,285	19,922	18,502	16,830	15,841	15,107	14,260	13,684	13,597	13,017
Rhode Island	1,262	1,213	1,117	1,009	969	933	871	837	819	793
South Carolina	1,579	1,465	1,332	1,219	1,181	1,106	1,023	1,006	947	874
South Dakota	1,120	1,058	986	926	875	808	750	724	727	629
Tennessee	5,365	5,050	4,717	4,183	3,805	3,617	3,314	3,212	3,044	2,789
Texas	18,725	17,842	16,632	14,821	14,011	13,422	12,284	11,601	11,485	10,326
Utah	1,479	1,418	1,279	1,173	1,127	1,057	1,001	951	909	840
Vermont	602	570	514	477	456	424	403	391	381	333
Virginia	5,325	5,063	4,581	4,066	3,791	3,552	3,264	3,196	3,116	2,913
Washington	4,171	3,793	3,483	3,197	3,119	2,934	2,722	2,712	2,627	2,462
West Virginia	1,924	1,794	1,637	1,481	1,394	1,332	1,266	1,249	1,212	1,177
Wisconsin	6,946	6,377	5,976	5,439	5,114	4,946	4,633	4,454	4,360	3,987
Wyoming	591	554	540	505	469	455	421	405	399	364
United States	351,403	330,290	305,091	273,734	260,589	247,157	228,379	218,455	214,462	199,855
American Samoa	NA									
Guam	46	44	42	41	30	25	25	25	21	20
Micronesia	NA									
Puerto Rico	1,298	1,108	1,049	918	779	683	551	501	438	391
Virgin Islands	95	75	60	53	47	41	36	29	22	20
Other Areas	1,439	1,227	1,151	1,012	856	749	612	555	481	431
Total United States & Other Areas	352,842	331,517	306,242	274,746	261,445	247,906	228,991	219,010	214,943	200,286

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947
Alabama	1,723	1,682	1,556	1,491	1,451	1,378	1,271	1,202	1,255	1,260
Alaska	NA	129	113	104	96	65	47	NA	NA	NA
Arizona	849	750	691	634	609	530	468	414	422	411
Arkansas	1,057	1,042	982	941	923	877	843	796	801	789
California	19,651	19,065	17,954	16,761	16,342	15,115	13,965	13,186	13,137	13,110
Colorado	1,636	1,594	1,550	1,428	1,405	1,308	1,209	1,119	1,095	1,124
Connecticut	2,243	2,149	1,987	1,934	1,883	1,796	1,634	1,433	1,268	1,260
Delaware	619	605	551	523	499	531	533	472	431	431
District of Columbia	1,409	1,376	1,336	1,267	1,271	1,258	1,162	1,038	1,020	1,024
Florida	3,674	3,285	2,945	2,633	2,464	2,203	2,001	1,737	1,646	1,712
Georgia	2,420	2,320	2,188	2,096	2,063	1,974	1,763	1,608	1,651	1,687
Hawaii	NA	39	37	31	27	24	12	NA	NA	NA
Idaho	556	543	532	512	504	467	434	420	429	436
Illinois	15,884	15,515	15,128	14,748	14,444	13,710	12,994	12,396	11,775	11,814
Indiana	4,281	4,151	4,012	3,902	3,703	3,476	3,260	3,046	2,987	2,985
Iowa	2,645	2,600	2,620	2,555	2,398	2,305	2,274	2,142	2,162	2,290
Kansas	2,026	1,909	1,913	1,805	1,785	1,681	1,530	1,455	1,474	1,434
Kentucky	2,082	1,994	1,949	1,845	1,840	1,778	1,598	1,523	1,586	1,570
Louisiana	2,785	2,571	2,412	2,238	2,104	2,022	1,835	1,732	1,701	1,646
Maine	538	525	494	478	478	445	409	399	412	415
Maryland	2,077	1,968	1,904	1,817	1,812	1,714	1,582	1,502	1,445	1,498
Massachusetts	4,856	4,856	4,611	4,457	4,510	4,480	4,274	4,028	3,861	3,967
Michigan	7,895	7,797	7,206	6,855	6,455	5,862	5,673	5,107	4,847	4,822
Minnesota	3,616	3,461	3,462	3,321	3,212	3,007	2,919	2,795	2,805	2,855
Mississippi	1,034	1,008	956	944	903	871	809	757	808	790
Missouri	5,571	5,394	5,269	5,118	5,021	4,831	4,563	4,187	4,145	4,176
Montana	730	702	687	663	654	615	582	586	577	560
Nebraska	1,473	1,471	1,518	1,515	1,485	1,407	1,335	1,226	1,248	1,278
Nevada	308	291	280	246	225	202	179	166	164	167
New Hampshire	309	296	270	263	247	241	225	205	207	211
New Jersey	6,119	5,839	5,580	5,413	5,273	5,088	4,850	4,537	4,410	4,385

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947
New Mexico	573	527	490	463	444	403	361	324	307	287
New York	38,120	37,944	36,477	34,631	34,634	33,786	32,249	30,307	29,831	30,975
North Carolina	2,463	2,422	2,302	2,195	2,183	2,088	1,872	1,745	1,801	1,851
North Dakota	532	493	502	492	496	488	463	470	502	505
Ohio	10,158	9,820	9,311	9,177	8,805	8,348	7,830	7,242	7,100	6,933
Oklahoma	2,301	2,227	2,138	2,047	1,995	1,876	1,730	1,647	1,598	1,528
Oregon	1,805	1,817	1,731	1,614	1,600	1,487	1,412	1,268	1,323	1,374
Pennsylvania	12,865	12,403	12,118	11,707	11,566	11,240	10,766	9,977	9,790	9,848
Rhode Island	806	822	778	768	785	769	679	631	632	629
South Carolina	859	848	833	837	832	788	663	645	660	666
South Dakota	589	589	591	564	554	530	505	497	515	528
Tennessee	2,729	2,632	2,552	2,422	2,293	2,199	2,056	1,940	1,935	1,940
Texas	10,291	9,897	9,525	8,881	8,485	7,945	7,384	6,593	6,255	6,057
Utah	844	821	788	723	696	654	590	564	564	559
Vermont	323	308	292	282	283	273	255	244	242	243
Virginia	2,818	2,661	2,568	2,390	2,371	2,210	2,015	1,860	1,795	1,802
Washington	2,459	2,400	2,313	2,185	2,176	2,076	1,984	1,879	1,892	1,978
West Virginia	1,133	1,079	1,045	1,051	1,023	1,007	939	892	940	896
Wisconsin	3,867	3,703	3,653	3,542	3,474	3,263	3,093	2,946	2,935	2,906
Wyoming	344	333	333	319	314	306	271	256	257	240
United States	195,945	190,673	183,033	174,828	171,095	162,997	153,350	143,141	140,643	141,852
American Samoa	NA									
Guam	21	NA								
Micronesia	NA									
Puerto Rico	333	301	269	244	258	169	146	NA	NA	NA
Virgin Islands	17	13	8	7	5	5	4	NA	NA	NA
Other Areas	371	314	277	251	263	174	150	NA	NA	NA
Total United States & Other Areas	196,316	190,987	183,310	175,079	171,358	163,171	153,500	143,141	140,643	141,852

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937
Alabama	1,223	1,306	1,026	836	691	487	375	330	298	271
Alaska	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	393	369	288	229	173	112	100	91	88	84
Arkansas	783	765	629	482	405	288	221	200	175	168
California	13,017	13,196	10,770	8,810	6,702	5,248	4,701	4,275	4,077	3,940
Colorado	1,083	1,093	840	718	562	414	369	342	322	315
Connecticut	1,219	1,362	1,305	1,136	883	735	639	554	493	474
Delaware	467	475	400	372	299	243	236	205	169	170
District of Columbia	1,022	1,060	856	708	604	496	420	362	342	323
Florida	1,733	1,798	1,404	1,057	757	560	489	409	348	324
Georgia	1,687	1,829	1,441	1,177	927	680	559	499	426	376
Hawaii	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	427	404	329	252	185	123	107	97	91	91
Illinois	10,911	11,894	10,377	8,500	7,347	5,879	5,290	4,771	4,304	3,885
Indiana	2,816	2,840	2,411	1,948	1,539	1,173	1,008	928	843	810
Iowa	2,125	2,036	1,693	1,367	1,094	824	708	643	593	562
Kansas	1,364	1,401	1,149	927	707	474	385	363	341	345
Kentucky	1,480	1,563	1,258	1,007	833	634	520	480	451	437
Louisiana	1,546	1,627	1,318	1,061	896	663	579	551	506	469
Maine	432	453	385	319	264	214	199	189	179	182
Maryland	1,482	1,643	1,510	1,228	979	830	739	659	572	526
Massachusetts	3,935	4,543	4,078	3,495	2,969	2,351	2,268	1,990	1,807	1,722
Michigan	4,558	4,783	4,354	3,687	2,911	2,057	1,871	1,572	1,404	1,410
Minnesota	2,665	2,766	2,278	1,851	1,549	1,110	1,018	945	869	842
Mississippi	743	779	620	480	384	268	214	205	190	188
Missouri	3,965	4,207	3,493	2,891	2,488	1,953	1,708	1,611	1,463	1,377
Montana	531	499	405	319	262	184	161	150	139	136
Nebraska	1,221	1,252	958	809	621	388	350	326	299	300
Nevada	164	156	121	99	76	52	47	41	35	34
New Hampshire	210	219	186	153	120	101	90	84	79	76
New Jersey	4,336	4,558	3,864	3,092	2,537	2,152	1,974	1,813	1,675	1,668

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937
New Mexico	271	271	202	162	126	82	69	66	61	57
New York	30,426	36,071	31,790	27,421	25,569	20,893	20,487	17,074	14,236	13,180
North Carolina	1,827	1,798	1,528	1,125	958	700	549	499	431	403
North Dakota	449	411	319	244	180	113	84	75	66	68
Ohio	6,716	7,172	6,163	5,064	3,904	3,154	2,758	2,486	2,247	2,192
Oklahoma	1,402	1,464	1,177	912	712	545	466	459	447	437
Oregon	1,336	1,408	1,119	899	665	435	352	314	288	280
Pennsylvania	9,459	10,137	8,753	7,461	6,461	5,791	5,403	5,022	4,503	4,351
Rhode Island	639	646	585	468	410	318	285	259	236	234
South Carolina	656	620	500	383	309	214	181	156	137	138
South Dakota	455	396	287	239	192	127	106	99	86	83
Tennessee	1,878	1,949	1,612	1,291	1,090	817	647	575	524	490
Texas	5,509	5,824	4,584	3,599	2,878	2,053	1,736	1,590	1,424	1,349
Utah	553	558	455	384	315	207	178	164	158	148
Vermont	240	237	191	159	138	123	117	112	108	106
Virginia	1,785	1,851	1,586	1,255	1,076	844	699	635	585	546
Washington	1,964	2,165	1,868	1,461	1,070	706	584	495	442	434
West Virginia	842	879	728	538	433	361	315	292	272	276
Wisconsin	2,815	2,829	2,352	1,884	1,439	1,146	1,024	945	875	842
Wyoming	228	211	169	136	111	86	78	70	65	63
United States	136,988	147,773	125,714	104,095	87,800	69,408	63,463	56,072	49,769	47,182
American Samoa	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Guam	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Micronesia	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Puerto Rico	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virgin Islands	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Areas	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total United States & Other Areas	136,988	147,773	125,714	104,095	87,800	69,408	63,463	56,072	49,769	47,182

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1936	1935	1934
Alabama	285	244	217
Alaska	NA	NA	NA
Arizona	76	64	49
Arkansas	179	144	122
California	3,974	3,604	3,228
Colorado	335	289	261
Connecticut	476	441	441
Delaware	166	132	114
District of Columbia	334	294	257
Florida	333	268	228
Georgia	420	380	326
Hawaii	NA	NA	NA
Idaho	89	74	63
Illinois	4,023	3,533	2,933
Indiana	794	668	555
Iowa	584	497	432
Kansas	363	333	295
Kentucky	454	396	348
Louisiana	462	374	320
Maine	186	173	170
Maryland	569	502	458
Massachusetts	1,821	1,713	1,593
Michigan	1,384	1,166	903
Minnesota	879	800	738
Mississippi	199	154	142
Missouri	1,447	1,295	1,136
Montana	138	133	111
Nebraska	326	300	280
Nevada	32	26	20
New Hampshire	78	69	65
New Jersey	1,704	1,564	1,453

Table CB-15A-ST
Total Deposits of Insured Commercial Banks and Trust Companies at Year End, by State
 December 31, 1934 - December 31, 1996
 (Dollar amounts in millions)

STATE	1936	1935	1934
New Mexico	53	43	37
New York	14,278	13,178	11,695
North Carolina	412	361	308
North Dakota	70	70	67
Ohio	2,211	1,904	1,620
Oklahoma	422	383	313
Oregon	281	242	207
Pennsylvania	4,656	4,146	3,797
Rhode Island	247	225	217
South Carolina	148	125	106
South Dakota	91	83	79
Tennessee	509	431	366
Texas	1,324	1,152	1,020
Utah	145	136	120
Vermont	106	100	95
Virginia	569	500	443
Washington	439	379	328
West Virginia	275	241	225
Wisconsin	847	736	645
Wyoming	64	58	50
United States	49,257	44,123	38,996
American Samoa	NA	NA	NA
Guam	NA	NA	NA
Micronesia	NA	NA	NA
Puerto Rico	NA	NA	NA
Virgin Islands	NA	NA	NA
Other Areas	NA	NA	NA
Total United States & Other Areas	49,257	44,123	38,996

*Notes to Table CB-1
Insured Commercial Banks
Number of Banks, Branches and Total Offices at Year End
United States, U. S. Territories and Possessions
December 31, 1934 - December 31, 1996*

BANKS

As of January 1, 1934 there were 15,034 licensed banks: 12,551 insured commercial banks, 1,904 uninsured commercial banks, 214 insured mutual savings banks, and 365 uninsured mutual savings banks. When the Temporary Federal Deposit Insurance Plan went into effect on January 1, 1934, 12,551 commercial banks were admitted to the Temporary Federal Deposit Insurance Fund and 214 mutual savings banks were admitted to a separate Temporary Fund for Mutuals. The two funds were combined into the Federal Deposit Insurance Fund on July 1, 1935.

The following definitions (as they relate to the number of institutions in the table) are provided in the 1934 Annual Report:

Insured - insured by the Federal Deposit Insurance Corporation.

Uninsured (synonym - not insured) - not insured by the Federal Deposit Insurance Corporation. (An uninsured institution, however, could have been insured by a state insurance fund, by a private sector insurance company, or by the Savings Bank Trust Company).

Commercial banks - includes the following groups of banks in the continental United States operating under licenses issued by the Secretary of the Treasury or by state banking authorities: national banks, state-chartered commercial banks, loan and trust companies, stock savings banks, private banks under state supervision and industrial banks.

These definitions are the basis for the number of institutions in the table. Subsequent changes or revisions to this definition relate to both groups of institutions and to individual institutions.

1934

In addition to the above inclusions under insured commercial banks, are two national banks in Alaska that are not members of the Federal Reserve System.

1935

Morris Plan Banks that become insured are added to the definition.

1936

The definition of commercial banks is revised to read: all operating national banks; all incorporated state banks, trust companies and banks and trust companies regularly engaged in the business of receiving deposits (except mutual savings banks, and in New Hampshire, guaranty savings banks); all stock savings banks; banks in conservatorship or operating under restrictions, provided they are authorized to and in fact do accept new deposits; such industrial and Morris Plan banks as operate under general banking codes or operate under the same codes of law as insured industrial banks; branches of foreign banks which engage in a general deposit business; cash depositories; private banks under state supervision; insured trust companies, even though not engaged in regular deposit banking (nondeposit trust companies); the chief office in each of the U. S. possessions of American banks engaged in a general deposit business in those possessions.

NOTES

1937-1946

The last phrase of the 1936 definition of commercial banks is replaced by the following: American branches engaged in a general banking business in U. S. possessions (where more than one branch is maintained by a given bank in any one possession), the chief or central office is classified (and counted) as a bank and the other offices are classified (and counted) as branches.

1947

The definition of commercial banks is revised:

Commercial banks and stock savings banks include the following: national banks except those not regularly engaged in deposit banking; incorporated state banks, trust companies, and banks and trust companies regularly engaged in the business of receiving deposits, whether demand or time, except mutual savings banks; stock savings banks, including guaranty savings banks in New Hampshire; industrial banks and Morris Plan banks which operate under general banking codes or are specifically authorized by law to accept deposits and in practice, do so, or the obligations of which are regarded as deposits for deposit insurance; special types of banks of deposit: cash depositories in South Carolina, cooperative exchanges in Arkansas, savings and loan companies operating under Superior Court charters in Georgia, government operated banks in American Samoa, Guam and North Dakota, a cooperative bank, usually classified as a credit union, operating under a special charter in New Hampshire, two savings institutions, known as "trust companies", operating under a special charter in Texas, and Savings Bank Trust Company in New York; branches of foreign banks which engage in a general deposit business in the continental United States or in the U. S. possessions; in U. S. possessions, branches of American banks engaged in a general deposit business.

1948

The 1947 definition is revised by adding a government bank in Puerto Rico.

1949

The 1947 definition is revised to include nondeposit trust companies with a national charter.

1950

The government operated bank in Guam is dropped from the definition, indicating that it is no longer insured or no longer in operation.

1951

No changes were made.

1952

A revision indicates that there are four branches of foreign banks (counted as banks) which engage in a general deposit business in the continental United States or in Puerto Rico.

1953-1960

No changes were made.

NOTES

1961

The 1947 definition relating to the inclusion of cooperative exchanges in Arkansas is changed to the singular, cooperative exchange, indicating that there is only one insured cooperative exchange operating now. There are now eight branches of foreign banks included.

1962

Nine branches of foreign banks are included.

1963

The number of foreign branches operating in the United States, Puerto Rico and the Virgin Islands is 17.

1964

Foreign branches are now operating in New York, Oregon, Washington, Puerto Rico and the Virgin Islands.

1965

No changes were made.

1966

The one cooperative exchange in Arkansas is dropped.

1967-1969

No changes were made.

1970

The definition is revised as follows:

Commercial banks include: national banks; incorporated state chartered banks, trust companies, and bank and trust companies regularly engaged in the business of receiving deposits, whether demand or time, except mutual savings banks; stock savings banks, including guaranty savings banks in New Hampshire; industrial and Morris Plan banks which operate under general banking codes, or are specifically authorized by law to accept deposits and in practice, do so, or the obligations of which are regarded as deposits for deposit insurance; special types of banks of deposit; regulated certificated banks and a savings and loan company operating under a Superior Court charter in Georgia; government operated banks in North Dakota and Puerto Rico; a cooperative bank, usually classified as a credit union, operating under a special charter in New Hampshire; a savings institution, known as a "trust company", operating under a special charter in Texas; the Savings Bank Trust Company in New York; branches of foreign banks in Illinois, Massachusetts, New York, Oregon, Washington, Puerto Rico and the Virgin Islands.

1971-1974

No changes were made.

NOTES

1975

Special types of banks of deposit and the savings and loan operating under a Superior Court charter in Georgia are no longer included and the Savings Bank and Trust Company Northwest in Washington is added.

1976

The cooperative bank operating under a special charter in New Hampshire is no longer included.

1977

Guam is added to the list of states and U.S. territories and possessions with branches of foreign banks.

1978

Pennsylvania is added as having a branch of a foreign bank.

1979-1981

No changes were made.

1982

The definition is revised as follows:

Commercial banks include the following categories of institutions: national banks, incorporated state banks, trust companies, bank and trust companies regularly engaged in the business of receiving deposits, whether demand or time, except mutual savings banks; stock savings banks, including guaranty savings banks in New Hampshire; industrial and Morris Plan banks which operate under general banking codes, or are specifically authorized by law to accept deposits and in practice, do so, or the obligations of which are regarded as deposits for deposit insurance.

1983

No changes were made.

1984

The definition is revised as follows:

Commercial banks include the following categories of institutions: national banks; FDIC insured state chartered banks and trust companies, except savings banks; FDIC insured industrial banks and Morris Plan banks which operate under general banking codes, or are specifically authorized by law to accept deposits and in practice, do so, or the obligations of which are regarded as deposits for deposit insurance.

1985-1988

No changes were made.

NOTES

1989

The FIRREA enables SAIF insured thrift institutions to change their charter to become commercial banks.

1990-1991

The definition is as follows:

Commercial banks include the following categories of institutions: national banks; state chartered banks and trust companies, except savings banks; industrial banks and Morris Plan banks which operate under general banking codes, or are specifically authorized by law to accept deposits and in practice, do so, or the obligations of which are regarded as deposits for deposit insurance; commercial banks, either national or state chartered, insured by the FDIC Savings Association Insurance Fund (SAIF).

1992-CURRENT

The definition is revised:

FDIC-insured commercial banks and trust companies include the following categories of depository institutions: national banks; state chartered banks and trust companies, except savings banks; commercial banks, either national or state chartered, insured by either the FDIC Bank Insurance Fund (BIF) or by the FDIC Savings Insurance Fund (SAIF); other financial institutions which operate under general banking codes, or are specifically authorized by law to accept deposits and in practice do so, or the obligations of which are regarded as deposits for deposit insurance.

OFFICES AND BRANCHES

1936

Branches or additional offices include all offices of banks operating more than one office, other than head offices, at which deposits are received or checks cashed and all offices of insured trust companies not engaged in deposit banking. The term "branch" includes any branch bank, branch office, branch agency, additional office or any branch or place of business located in any state of the United States or in Alaska, Hawaii, Puerto Rico, or the Virgin Islands at which deposits are received or checks paid or money lent.

1940

Unit banks include all banks operating only one office at which deposits are received or checks cashed.

1942

The reconciliation of office openings and closings indicates that total offices include facilities operated as agencies of the government. Such facilities are established in or near military installations at the request of the Secretary of the Treasury or of the commanding officer of the installation.

1950

A footnote indicates that 6 offices in the possessions, formerly tabulated as banks, are now being counted as offices. The footnote is carried until the 1979 Annual Report.

NOTES

1961

Branches include all offices of a bank other than its head office, at which deposits are received, checks paid or money lent. Banking facilities separate from a banking house, banking facilities at government installations, offices, agencies, paying or receiving stations, drive-in facilities and other facilities operated for limited purposes are defined as branches under the FDI Act, regardless of the fact that in certain states, including several which prohibit the operation of branches, such limited facilities are not considered branches within the meaning of state law.

1962

A footnote indicates that total office counts include "a few" seasonal offices that may not be open for business as of December 31 of each year. The footnote is carried until the 1979 Annual Report.

1980

A footnote indicates that both insured and noninsured domestic branches of foreign banks are excluded from the total of insured commercial bank offices and are reflected as offices of noninsured banks of deposit.

1982

A footnote indicates that 31 FDIC insured and 199 noninsured domestic branches of foreign banks (IBA reporters) are excluded from the total of insured commercial bank offices and are reflected as offices of noninsured banks of deposit. The number of such offices is not indicated in the footnotes of subsequent sources. A total of 2,523 remote service facilities (EFTU's) were deleted from the count of insured commercial bank branches and total offices as of year end. There is no indication of how many there were as of year end in previous years.

1988

Source totals have been reduced by 366 contractual offices in Michigan. Contractual offices are established among affiliated banks and allow the offices of related banks to act as offices for the other related banks.

1989

Source totals have been reduced by 444 contractual branches in Michigan.

1994

Branch count changes affecting several years have been made. The adjustments are due to the continuous flow of data from banks to the Federal banking agencies concerning the status of offices. Other changes are due to retroactive corrections and adjustments affecting the structure data base, the source of this data. Changes to counts prior to 1984 are due to the use of the structure data base for all numbers rather than the use of previously published number in FDIC Annual Reports and Statistics on Banking.

1994-CURRENT

Offices include the following types:

- (1). Multiple service offices*
- (2). Military facilities*

NOTES

- (3). *Drive-in facilities*
- (4). *Loan production offices*
- (5). *Consumer credit offices*
- (6). *Seasonal offices*
- (7). *Administrative offices*
- (8). *Messenger service offices*
- (9). *Supermarket banking offices*
- (10). *Other offices*

NOTES

*Notes to Table CB-2
Changes in Number of Insured Commercial Banks
United States, U.S. Territories and Possessions
Calendar Years 1934 - 1996*

ADDITIONS

New Charters

Represents institutions newly licensed or chartered by the Office of the Comptroller of the Currency (national banks) or by state banking authorities, including banking authorities in the U. S. territories or possessions. Includes de novo institutions as well as charters issued to take over a failing institution.

Conversions

Represents conversions of existing institutions of any type that meet the definition of commercial banks (see Notes to Table CB-1) and have applied for and received FDIC insurance. Also includes bank relocations from one state to another.

Unassisted Mergers

Represents voluntary mergers, consolidations or absorptions of two or more institutions.

DELETIONS

Failures - Mergers

Represents mergers, consolidations or absorptions entered into as a result of supervisory actions. The transaction may or may not have required FDIC assistance.

Failures - Paid off

Represents institutions that were declared insolvent, the insured deposits of which were paid by the FDIC.

Other

Represents withdrawals from FDIC insurance, voluntary liquidations, or conversions to institutions that are not considered commercial banks. Also includes relocation of banks from one state to another.

1934	<i>Conversions</i>	<i>740 admissions to insurance</i>
	<i>Other</i>	<i>23 voluntary withdrawals from insurance</i>
1935	<i>Conversions</i>	<i>71 reorganizations of or successions to restricted banks</i>
		<i>19 reopenings of closed banks in liquidation or receivership</i>
		<i>104 noninsured banks becoming insured</i>
		<i>3 banks added to prior year's ending balance</i>

NOTES

	<i>Other</i>	51 other liquidations 26 voluntary withdrawal from insurance 8 insured banks becoming noninsured (1) unaccounted for difference
1936	<i>Conversions</i>	4 closed banks reopened 47 noninsured banks becoming insured 1 adjustment to prior year's ending balance
	<i>Failures-Mergers</i>	22 with financial aid of the FDIC
	<i>Other</i>	31 other liquidations 4 voluntary withdrawals from insurance
1937	<i>Conversions</i>	36 noninsured banks becoming insured
	<i>Failures-Mergers</i>	20 with financial aid of the FDIC
	<i>Other</i>	36 other liquidations 2 voluntary withdrawals from insurance
1938	<i>Conversions</i>	25 noninsured banks becoming insured 1 closed bank reopened
	<i>Failures-Mergers</i>	22 with financial aid of the FDIC
	<i>Other</i>	36 other liquidations 1 termination of insurance 3 voluntary withdrawals from insurance 2 insured banks becoming noninsured
1939	<i>Conversions</i>	18 noninsured banks becoming insured
	<i>Failures-Mergers</i>	20 with financial aid of the FDIC
	<i>Other</i>	25 other liquidations
1940	<i>Conversions</i>	1 reopening of suspended bank 19 noninsured banks becoming insured
	<i>Failures-Mergers</i>	20 with financial aid of the FDIC
	<i>Other</i>	33 other liquidations
1941	<i>Conversions</i>	33 noninsured banks becoming insured
	<i>Failures-Mergers</i>	6 with financial aid of the FDIC
	<i>Other</i>	24 other liquidations 1 voluntary withdrawal from insurance
1942	<i>Conversions</i>	21 noninsured banks becoming insured
	<i>Failures-Mergers</i>	13 with financial aid of the FDIC
	<i>Other</i>	36 other liquidations 1 insured bank becoming noninsured
1943	<i>Conversions</i>	16 noninsured banks becoming insured

NOTES

	<i>Failures-Merged</i>	<i>1 with financial aid of the FDIC</i>
	<i>Other</i>	<i>43 other liquidations</i>
<i>1944</i>	<i>Conversions</i>	<i>1 insured bank becoming noninsured</i>
	<i>Failures-Mergers</i>	<i>35 noninsured banks becoming insured</i>
	<i>Other</i>	<i>1 with financial aid of the FDIC</i>
		<i>27 other liquidations</i>
<i>1945</i>	<i>Conversions</i>	<i>2 insured banks becoming noninsured</i>
	<i>Other</i>	<i>21 noninsured banks becoming insured</i>
		<i>15 other liquidations</i>
<i>1946</i>	<i>Conversions</i>	<i>1 insured bank becoming noninsured</i>
	<i>Failures-Mergers</i>	<i>31 noninsured banks becoming insured</i>
	<i>Other</i>	<i>1 with financial aid of the FDIC</i>
		<i>12 other liquidations</i>
<i>1947</i>	<i>Conversions</i>	<i>3 insured banks becoming noninsured</i>
	<i>Failures-Mergers</i>	<i>29 noninsured banks becoming insured</i>
	<i>Other</i>	<i>3 with financial aid of the FDIC</i>
		<i>6 other liquidations</i>
<i>1948</i>	<i>Conversions</i>	<i>1 insured banks becoming noninsured</i>
	<i>Failures-Mergers</i>	<i>34 noninsured banks becoming insured</i>
	<i>Other</i>	<i>2 with financial aid of the FDIC</i>
		<i>8 other liquidations</i>
<i>1949</i>	<i>Conversions</i>	<i>41 noninsured banks becoming insured</i>
	<i>Failures-Mergers</i>	<i>4 with financial aid of the FDIC</i>
	<i>Other</i>	<i>4 other liquidations</i>
		<i>1 withdrawal from insurance</i>
<i>1950</i>	<i>Conversions</i>	<i>47 noninsured banks becoming insured</i>
	<i>Failures-Mergers</i>	<i>4 with financial aid of the FDIC</i>
	<i>Other</i>	<i>7 other liquidations</i>
<i>1951</i>	<i>Conversions</i>	<i>34 noninsured banks becoming insured</i>
	<i>Failures-Merged</i>	<i>2 with financial aid of the FDIC</i>
	<i>Other</i>	<i>4 other liquidations</i>
<i>1952</i>	<i>Conversions</i>	<i>26 noninsured banks becoming insured</i>
	<i>Failures-Merged</i>	<i>1 with financial aid of the FDIC</i>
	<i>Other</i>	<i>7 other liquidations</i>
		<i>1 termination of insurance</i>
<i>1953</i>	<i>Conversions</i>	<i>46 noninsured banks becoming insured</i>
	<i>Failures-Mergers</i>	<i>1 with financial aid of the FDIC</i>

NOTES

	<i>Other</i>	<i>3 other liquidations</i>
1954	<i>Conversions</i>	<i>32 noninsured banks becoming insured</i>
	<i>Failures-Mergers</i>	<i>2 with aid of the FDIC</i>
	<i>Other</i>	<i>2 other liquidations</i>
		<i>2 insured banks becoming noninsured</i>
1955	<i>Conversions</i>	<i>41 noninsured banks becoming insured</i>
	<i>Failures-Mergers</i>	<i>1 with financial aid of the FDIC</i>
	<i>Other</i>	<i>4 other liquidations</i>
1956	<i>Conversions</i>	<i>64 noninsured banks becoming insured</i>
	<i>Other</i>	<i>6 other liquidations</i>
1957	<i>Conversions</i>	<i>22 noninsured banks becoming insured</i>
1958	<i>Conversions</i>	<i>29 noninsured banks becoming insured</i>
	<i>Failures-Mergers</i>	<i>1 with financial aid of the FDIC</i>
	<i>Other</i>	<i>3 other liquidations</i>
1959	<i>Conversions</i>	<i>54 noninsured banks becoming insured</i>
	<i>Other</i>	<i>1 suspended insured bank becoming noninsured</i>
1960	<i>Conversions</i>	<i>27 noninsured banks becoming insured</i>
1961	<i>Conversions</i>	<i>31 noninsured banks becoming insured</i>
1962	<i>Conversions</i>	<i>19 noninsured banks becoming insured</i>
		<i>1 suspended bank reopened</i>
	<i>Other</i>	<i>1 other liquidation</i>
1963	<i>Conversions</i>	<i>39 noninsured banks becoming insured</i>
	<i>Other</i>	<i>1 other liquidation</i>
1964	<i>Conversions</i>	<i>20 noninsured banks becoming insured</i>
	<i>Other</i>	<i>1 other liquidation</i>
1965	<i>Conversions</i>	<i>17 noninsured banks becoming insured</i>
	<i>Other</i>	<i>3 other liquidation</i>
1966	<i>Conversions</i>	<i>24 noninsured banks becoming insured</i>
	<i>Other</i>	<i>1 other liquidation</i>
1967	<i>Conversions</i>	<i>21 noninsured banks becoming insured</i>
	<i>Other</i>	<i>4 other liquidations</i>
1968	<i>Conversions</i>	<i>19 noninsured banks becoming insured</i>
1969	<i>Conversions</i>	<i>18 noninsured banks becoming insured</i>
1970	<i>Conversions</i>	<i>13 noninsured banks becoming insured</i>
	<i>Other</i>	<i>1 other liquidation</i>
1971	<i>Conversions</i>	<i>6 noninsured banks becoming insured</i>
1972	<i>Conversions</i>	<i>4 noninsured banks becoming insured</i>

NOTES

1973	<i>Conversions</i>	11 noninsured banks becoming insured
1974	<i>Conversions</i>	6 noninsured banks becoming insured
1975	<i>Conversions</i>	5 noninsured banks becoming insured
1976	<i>Conversions</i>	6 noninsured banks becoming insured
1977	<i>Conversions</i>	3 noninsured banks becoming insured
	<i>Other</i>	1 discontinued deposit operation
1978	<i>Conversions</i>	2 noninsured bank becoming insured
1979	<i>Conversions</i>	3 noninsured banks becoming insured
1980	<i>Conversions</i>	1 noninsured bank becoming insured
1981	<i>Other</i>	1 insured banks becoming noninsured
1982	<i>Conversions</i>	6 noninsured banks becoming insured
		2 savings banks converting to commercial charter
1983	<i>Conversions</i>	19 noninsured banks becoming insured
		2 savings banks converting to commercial charter
		1 bank added to count
	<i>Other</i>	6 discontinued deposit operation
1984	<i>Conversions</i>	47 noninsured banks becoming insured
		2 saving banks converting to commercial charter
	<i>Other</i>	2 discontinued deposit operation
		3 banks deleted from count
1985	<i>Conversions</i>	41 noninsured banks becoming insured
		1 savings bank converting to commercial charter
		3 banks added to count
	<i>Other</i>	3 banks deleted from count
1986	<i>Conversions</i>	31 noninsured banks becoming insured
	<i>Other</i>	10 commercial banks converted to FSLIC
		2 discontinued deposit operation
		1 commercial bank converting to savings bank
1987	<i>Conversions</i>	35 noninsured banks becoming insured
		2 savings banks converting to commercial charter
	<i>Other</i>	1 commercial bank converting to FSLIC
		7 discontinued deposit operation
		3 commercial banks converting to savings banks
		3 banks deleted from count
1988	<i>Conversions</i>	3 noninsured banks becoming insured

NOTES

	<i>Other</i>	<ul style="list-style-type: none"> 2 commercial banks converting to FSLIC 3 discontinued deposit operation 4 insured banks becoming noninsured
1989	<i>Conversions</i>	<ul style="list-style-type: none"> 2 commercial banks converted to savings banks 6 noninsured banks becoming insured 1 savings bank converting to commercial charter 2 added to count
	<i>Other</i>	<ul style="list-style-type: none"> 1 commercial bank converting to FSLIC 3 discontinued deposit operation 1 insured bank becoming noninsured 1 deleted from count
1990	<i>Conversions</i>	<ul style="list-style-type: none"> 19 thrifts converting to commercial banks 5 noninsured banks becoming insured
	<i>Other</i>	<ul style="list-style-type: none"> 3 discontinued deposit operation 2 withdrawals from FDIC insurance 1 insured banks becoming noninsured
1991	<i>Conversions</i>	<ul style="list-style-type: none"> 7 noninsured banks becoming insured 28 savings bank and savings & loans conversions
	<i>Other</i>	<ul style="list-style-type: none"> 7 discontinued deposit operations 2 commercial bank converted to thrift charter
1992	<i>New charters</i>	<ul style="list-style-type: none"> 30 new banks - de novo 41 new charters established to absorb failing institutions 1 SAIF insured commercial bank
	<i>Conversions</i>	<ul style="list-style-type: none"> 1 noninsured banks becoming insured 10 savings bank and thrift charter conversions
	<i>Other</i>	<ul style="list-style-type: none"> 9 discontinued deposit operations 8 withdrawals from FDIC insurance 1 commercial bank converted to thrift charter
1993	<i>New charters</i>	<ul style="list-style-type: none"> 30 new charters 29 new charters established to absorb failing institutions
	<i>Conversions</i>	<ul style="list-style-type: none"> 12 savings bank and thrift charter conversions
	<i>Other</i>	<ul style="list-style-type: none"> 1 commercial bank converted to thrift charter 24 withdrawals from FDIC insurance 11 other liquidations and closings
1994	<i>New charters</i>	<ul style="list-style-type: none"> 49 new charters 1 new charter established to absorb a failing institution
	<i>Conversions</i>	<ul style="list-style-type: none"> 11 savings bank and thrift charter conversions to commercial bank

NOTES

	<i>Other</i>	<ul style="list-style-type: none"> 6 relocations 5 withdrawals from FDIC insurance 2 commercial banks converting to thrift charter
1995	<i>Conversions</i>	<ul style="list-style-type: none"> 6 relocations 2 other liquidation or closing 15 savings bank and thrift charter conversions to commercial bank
	<i>Other</i>	<ul style="list-style-type: none"> 21 relocations 5 withdrawals from FDIC insurance 4 commercial banks converting to thrift charter
		<ul style="list-style-type: none"> 21 relocations 2 other liquidation or closing
1996	<i>Conversions</i>	<ul style="list-style-type: none"> 10 thrift charter conversions 2 admissions to insured status
	<i>Other</i>	<ul style="list-style-type: none"> 34 relocations 4 conversions to thrift charter 6 withdrawals from FDIC insurance 1 other liquidation or closing
		<ul style="list-style-type: none"> 34 relocations

NOTES

*Notes to Table CB-3
Insured Commercial Banks
Number of Unit Banks and Banks with Branches at Year End
United States, U. S. Territories and Possessions
December 31, 1934 - December 31, 1996*

Unit banks are institutions that are operating only one office at which deposits are received or other banking business is conducted. Banks with branches are institutions that are operating one or more offices in addition to the main or head office.

Branches include all offices of a bank other than its head office, at which deposits are received, checks paid or money lent. Banking facilities separate from a banking house, banking facilities at government installations, offices, agencies, paying or receiving stations, drive-in facilities and other facilities operated for limited purposes are defined as branches under the FDI Act, regardless of the fact that in certain states, including several of which prohibit the operation of branches, such limited facilities are not considered branches within the meaning of state law.

The notes to Tables CB-1 and CB-2 may also be helpful in interpreting the data contained in this table.

NOTES

*Notes to Table CB-4
Income, Expense and Net Income of Insured Commercial Banks
Calendar Years 1934 - 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available*

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current requirements are identified or described. Comments describing changes in reporting practices relating to assets, liabilities and capital items are important in interpreting related income and expense items.

Significant Events

1947

On December 8, 1947 the Internal Revenue Service adopted the reserve method for accounting for bad debt losses on loans.

1969

Banks with total assets of \$50 million or more are required to report income and expenses on an accrual basis. Consolidation is required for all majority owned bank premises subsidiaries and other majority owned subsidiaries meeting level of significance tests. Actual net loan losses (charge-offs less recoveries) were added to the Report of Income as an operating expense.

1972

Banks with total assets of \$25 million or more are required to prepare their reports based on accrual accounting. All banks are required to report income taxes on a current accrual basis.

1979

The provision for possible loan losses based on management discretion replaces actual net loan losses.

1984

All banks with \$10 million or more in total consolidated assets are required to report income and expenses on an accrual basis. A major reporting revision took place that initiated four reporting form sets: (1) FFIEC 031 filed by all banks that have one or more foreign offices, including International Banking Facilities (IBF), (2) FFIEC 032 filed by all banks with \$300 million or more in total assets (3) FFIEC 033 filed by all banks with more than \$100 million but less than \$300 million in total assets, and (4) FFIEC 034 filed by all banks with less than \$100 million in total assets.

NOTES

Number of Banks

Represents the total number of insured commercial banks at each year end.

Total Interest Income

Represents total interest income earned or accrued on all assets. See Table CB-5 for individual components and more detailed explanatory notes.

Total Interest Expense

Represents total interest paid or accrued on all interest bearing liabilities. See Table CB-6 for individual components and more detailed explanatory notes.

Net Interest Income

Represents the difference between Total Interest Income and Total Interest Expense.

Total Noninterest Income

Represents the total of all noninterest income. See Table CB-7 for individual components and more detailed explanatory notes.

Total Noninterest Expense

Represents the total of all noninterest expenses. See Table CB-7 for individual components and more detailed explanatory notes.

Provision for Loan and Lease Losses

1984-present

Represents the amount needed to make the allowance for loan and lease losses adequate to absorb expected loan and lease losses, based upon management's evaluation of the bank's current loan and lease portfolio. The amount taken here may differ from the bad debt expense deduction taken for federal income tax purposes. Also included is the provision for allocated transfer risk reserve for those banks required to establish and maintain such a reserve.

1979-1983

Represents the amount needed to make the allowance for loan losses adequate to absorb expected loan and lease losses, based upon management's evaluation of the bank's current loan and lease portfolio. The amount taken here may differ from the bad debt expense deduction taken for federal income tax purposes. For the first time, the acknowledgement of the difference between the amount expensed for financial reporting purposes and the amount deducted for income tax purposes was recognized by the booking of deferred taxes relating to this difference.

1969-1978

Represents an addition to the allowance for possible loan losses based upon actual loan losses or the adoption of an historical average method.

1948-1968

The amount reflects the net value of recoveries credited to reserves on loans less losses charged to reserves on loans.

NOTES

1947

On December 8, 1947 the Commissioner of Internal Revenue issued ruling Number 6209, "Reserve Method of Accounting for Bad Debts in the Case of Banks." Under this ruling, banks are permitted to accumulate limited amounts of tax-free reserves for bad debt losses on loans.

1934-1946

The amount reflects the net value of "profits and recoveries on loans and reductions to valuation allowances" less "losses, charge-offs and additions to valuation allowances on loans." Details of the components are not available.

Pre-tax Net Operating Income

Represents Net Interest Income plus Total Noninterest Income less Total Noninterest Expense less the Provision for Loan and Lease Losses.

Net Securities Gains (Losses)

1959-present

Represents the net value of profits on securities sold or redeemed less losses on securities sold. Actual recoveries and actual charge-offs are reported separately and are included in Noninterest Income - All Other or Noninterest Expense - All Other, respectively.

1941-1958

Represents the net value of recoveries on securities less losses and charge-offs on securities.

1934-1940

Represents the net value of profits on securities sold or exchanged less losses, charge-offs and additions to valuation allowances on securities.

Applicable Income Taxes

1972-present

Represents the total of estimated federal, state, local and foreign income taxes (on an accrual basis) including the tax effects of gains or losses on securities not held in trading accounts and the tax benefits from operating loss carrybacks realized during the calendar year. Both the current and deferred portions are included. The benefits of operating loss carryforwards realized during the calendar year are included in extraordinary items.

1936-1971

Reflects actual income taxes paid (cash basis) during each calendar year unless the bank maintains its books on an accrual basis.

1934-1935

The amount of income taxes is included in Noninterest Expense - Occupancy.

Net Extraordinary Items

1969-present

Represents the results of material events and transactions that are both unusual and infrequent, net of income taxes.

NOTES

Net Income

Represents the net result of all income less all expenses.

NOTES

*Notes to Table CB-5
Interest Income of Insured Commercial Banks
Calendar Years 1934 - 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available*

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current requirements are identified or described. Comments describing changes in reporting practices relating to assets, liabilities and capital items are important in interpreting related income and expense items.

Interest Income on Loans and Leases

Loans in Domestic Offices

1934-present

Represents all interest, fees, and similar charges levied against or associated with all assets reportable as loans. Includes interest, yield related fees, commitment fees, service charges on loans and discount accretion.

Loans in Foreign Offices

1981-present

Represents all interest, fees, and similar charges levied against or associated with all assets reportable as loans in foreign offices. Includes interest, yield related fees, commitment fees, service charges on loans and discount accretion.

1934-1980

Interest and fees on loans in foreign offices are not available.

All Leases

1976-present

Represents income and fees relating to direct financing and leveraged leases.

1934-1975

Income from leases, if any, is included in Noninterest Income - All Other.

NOTES

Total

1934-present

Represents the total of Interest Income on Loans and Leases - Loans in Domestic Offices plus Loans in Foreign Offices plus All Leases

Other Interest Income - Investment Securities

1976-present

Represents interest and dividends, net of premium amortization and discount accretion, on all assets that are reportable as investment securities.

1934-1975

Includes interest and dividends on securities held in trading accounts.

Trading Account Assets

1984-present

Represents interest income earned on all trading account assets.

1934-1983

The value is not available. Related income was included in other operating income (Noninterest Income - All Other).

Federal Funds Sold and Securities Purchased

1969-present

Represents gross income of all assets reportable under this category.

1934-1968

This value was not reported separately and is included in Interest Income on Loans and Leases, Loans in Domestic Offices

Balances Due from Depository Institutions

1976-present

Represents income on balances due from other depository institutions.

1934-1975

This value was not reported separately and is included in Noninterest Income - All Other.

Total

1934-present

Represents the sum of Other Interest Income - Investment Securities, Trading Account Assets, Federal Funds Sold and Securities Purchased, and Balances Due from Depository Institutions.

NOTES

Total Interest Income

1934-present

Represents the sum of Interest Income on Loans & Leases - Total and Other Interest Income - Total

NOTES

*Notes to Table CB-6
Interest Expense of Insured Commercial Banks
Calendar Years 1934 - 1996*

General Comments:

0 *Represents a positive amount less than \$1,000,000*
(0) *Represents a negative amount less than (\$1,000,000)*
NA *Not available*

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current requirements are identified or described. Comments describing changes in reporting practices relating to assets, liabilities and capital items are important in interpreting related income and expense items.

Interest on Deposits

In Domestic Offices

1934-present

Represents all interest on all liabilities reportable as deposits in domestic offices. Includes finders' and brokers' fees that represent an adjustment to the interest paid on deposits acquired through brokers. Early withdrawal penalties or portions of such penalties that represent the forfeiture of interest are deducted from gross interest paid.

In Foreign Offices

1976-present

Represents all interest on all liabilities reportable as deposits in foreign offices.

1934-1975

Interest on foreign office deposits is not available. Reports of Income were submitted on a domestic only basis.

Interest on Deposits - Total

Represents the sum of Interest on Deposits - In Domestic Offices plus Interest on Deposits - In Foreign Offices

Other Interest Expense

Federal Funds Purchased and Securities Sold

1969-present

Represents the gross expenses of all liabilities reportable under this category.

NOTES

1934-1968

Included in Other Interest Expense - Borrowed Money.

Other Interest Expense - Borrowed Money

1934-present

Represents interest expense related to demand notes issued to the U. S. Treasury, mortgage indebtedness, obligations under capitalized leases, and other borrowed money.

Subordinated Notes & Debentures

1969-present

Represents interest expense related to subordinated notes and debentures.

1934-1968

Includes interest and dividends paid on preferred stock.

Total

Represents the sum of Other Interest Expense - Federal Funds Purchased & Securities Sold plus Borrowed Money plus Subordinated Notes and Debentures.

Total Interest Expense

Represents the total of Interest on Deposits - Total and Other Interest Expense - Total.

NOTES

*Notes to Table CB-7
Noninterest Income and Noninterest Expense of Insured Commercial Banks
Calendar Years 1934 - 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available*

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current requirements are identified or described. Comments describing changes in reporting practices relating to assets, liabilities and capital items are important in interpreting related income and expense items.

Noninterest Income

Service Charges on Deposit Accounts

1942-present

Represents service charges on deposit accounts in domestic offices such as maintenance fees, activity charges, administrative charges, overdraft charges, and check certification charges.

1934-1941

This value was not reported separately and is included in Noninterest Income - All Other.

All Other

1969-present

Represents amounts of all other categories of noninterest income not included elsewhere. It includes income from fiduciary activities; gains, losses and fees relating to foreign currency or foreign exchange transactions; gains, losses and fees from assets held in trading accounts; net gains from the sale or disposition of loans, premises (including branches and offices) and fixed assets, and other real estate owned; all service charges, fees and commissions (other than those relating to deposits in domestic offices); fees charged on bank issued credit cards; net gains on futures and forward contracts; and other miscellaneous income.

1934-1968

Source data have been adjusted to include net profits and recoveries on assets (other than loans or securities) sold or exchanged and all recoveries and reductions in valuation allowances (other than those relating to loans or securities) less all losses, charge-offs and additions to valuation allowances (other than those relating to loans or securities). Net losses are included in Noninterest Expense - All Other.

1934-1941

Includes service charges on deposit accounts.

NOTES

Total

Represents the sum of Service Charges on Deposit Accounts and All Other.

Noninterest Expense

Employee Salaries & Benefits

1961-present

Represents salaries, taxes and benefits of all officers and employees of the bank and its consolidated subsidiaries including guards, temporary office help, cafeteria employees, and building and maintenance employees.

1934-1960

Does not include officer and employee benefits which are not separately reported and are included in Noninterest Expense - All Other.

1934-1935

Includes fees paid to directors and committee members and professional fees which are not separately identified and should be included in Noninterest Expense - All Other.

Occupancy Expenses

1934-present

Represents all noninterest expense related to use of the banking premises, equipment, furniture and fixtures of the institution, whether owned or leased, net of any rental income received.

1934-1960

Does not reflect the deduction of related income which is included in Noninterest Income - Other.

All Other

1969-present

Represents amounts of all other categories of expense not included elsewhere. Includes fees paid to directors, trustees and advisory board members; premiums on fidelity insurance and deposit insurance; retainer and legal fees; net losses from the sale or disposition of loans, premises and fixed assets, other real estate owned, and branches; management fees assessed by parent bank holding companies; advertising, public relations, and promotional expenses; amortization expense of intangible assets; charitable contributions; net losses on futures and forward contracts; office supplies; telephone expenses; examination and audit fees; charge-offs and writedowns of securities prior to sale; and other miscellaneous expenses.

1934-1968

Source data have been adjusted to include net losses (other than on loans or securities) and charge-offs on assets (other than on loans) and all charge-offs (on assets other than loans) and additions to valuation allowances (other than those relating to loans or securities) less all profits, recoveries and reductions in valuation allowances (other than those relating to loans or securities). Net profits are included in Noninterest Income - All Other.

NOTES

1934-1960

Includes officer and employee benefits which, beginning in 1961, are included in Noninterest Expense - Employee Salaries and Benefits.

1934-1935

Does not include fees paid to directors and committee members and professional fees which are not separately identified and are included in Noninterest Expense - Employee Salaries and Benefits.

Noninterest Expense - Total

Represents the sum of Employee Salaries and Benefits, Occupancy Expenses, and All Other.

NOTES

*Notes to Table CB-8
Charge-offs and Recoveries on Loans and Leases, Cash Dividends Declared
and Number of Employees (Year End) of Insured Commercial Banks
Calendar Years 1934 - 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available*

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current reporting requirements are identified or described. Comments describing changes in reporting practices relating to assets, liabilities and capital items are important in interpreting related income and expense items.

Gross Loan and Lease Charge-offs

1984-present

Represents actual loans and leases charged-off against the allowance for loan and lease losses.

1941-1983

Represents actual loans charged-off against the reserve for bad debt losses on loans.

1934-1940

Represents realized losses on loans, loans charged-off and additions to valuation allowances for loans, amounts that were reported as direct charges to undivided profits.

Gross Loans and Lease Recoveries

1984-present

Represents actual loan and lease recoveries credited to the reserve for bad debt losses on loans.

1941-1983

Represents actual loan recoveries credited to the allowance for loan and lease losses.

1934-1940

Represents loan recoveries and reductions in the valuation allowance for loans.

NOTES

Net Loan and Lease Charge-offs

Represents gross loans and lease charge-offs minus loan and lease recoveries. An amount enclosed in parentheses indicates net recoveries.

Cash Dividends Declared (Preferred)

1969-present

Represents all cash dividends declared on limited life and perpetual preferred stock during the calendar year, regardless of when payable.

1934-1968

Cash dividends declared on preferred stock were reported with interest on capital notes and debentures, (Other Interest Expense - Subordinated Notes and Debentures).

Cash Dividends Declared (Common)

1934-present

Represents all cash dividends declared on all classes of common stock during the calendar year, regardless of when payable.

Total Cash Dividends Declared

The total of cash dividends declared on all preferred and common stock during the calendar year, regardless of when payable.

Number of Employees

1969-present

Represents the number of full time equivalent employees on the payroll as of each year end.

1934-1968

Represents the total number of employees on the payroll as of each year end, including part time employees.

1935

The number of employees does not include those of national banks.

1934

The number of employees is as of June 30, 1934.

NOTES

*Notes to Table CB-9
Assets of Insured Commercial Banks at Year End
December 31, 1934 - December 31, 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available*

Current reporting requirements or definitions for each column heading are stated below. Where data are available from source documents, historical amounts have been adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current reporting requirements are identified or described. Comments describing changes in reporting practices relating to income and expense are important in interpreting related asset, liability and capital account items.

Significant Events

1984

All banks with \$10 million or more in total consolidated assets are required to report assets and liabilities on an accrual basis.

A major form revision took place that eliminated the standard and abbreviated versions of the Reports of Income and Condition. They were replaced by four sets of reports:(1) FFIEC 031 filed by all banks that have foreign offices, including International Banking Facilities (IBFs), (2) FFIEC 032 filed by all banks with \$300 million or more in total assets (3) FFIEC 033 filed by all banks with more than \$100 million but less than \$300 million in total assets, and (4) FFIEC 034 filed by all banks with less than \$100 million in total assets.

1979

The provision for possible loan losses based on management discretion replaces actual net loan losses.

1978

An abbreviated Report of Condition was instituted for banks with less than \$100 million in total consolidated assets.

1972

Investment in subsidiaries not consolidated in which the bank directly or indirectly exercises control is to be reported on an equity basis. Previously, the investment was reported on a cost basis.

1970

Banks with total assets of \$25 million or more are required to prepare their Call reports based on accrual accounting. All banks are required to report income taxes on a current accrual basis.

NOTES

1969

Banks with total assets of \$50 million or more are required to report assets and liabilities on an accrual basis. Consolidation is required for all majority owned premises subsidiaries and other majority owned subsidiaries meeting level of significance tests.

1947

On December 8, 1947 the Internal Revenue adopted the reserve method for accounting for bad debt losses on loans.

Number of Banks

Represents the total number of insured commercial banks at year end.

Cash and Due From

1934-present

Represents currency and coin, interest and noninterest bearing balances due from banks and cash items.

1942-present

Demand deposits due from and due to banks in the United States exclude reciprocal interbank deposits.

Investment Securities

Represents securities of the US Treasury; the US Government, both direct and guaranteed; US Government agencies and corporations; obligations of states, counties and municipalities; corporate bonds; other bonds, notes and debentures and equity securities. The amount is net of valuation reserves.

1984-present

Obligations (other than securities) of states, counties, and municipalities are reported as loans.

1965-1975

Corporate stock is included in All Other Assets.

Total Loans and Leases

1976-present

Represents the total of all loans and leases, net of unearned income.

1934-1975

Does not include lease financing receivables or direct lease financing.

1934-1978

Deposits accumulated for the payment of personal loans are included in deposits and are not used to reduce the outstanding loan balances until maturity of the loans. In these instances banks, by contract with individual borrowers, set up a deposit account to accumulate loan payments made by individuals on personal installment loans.

NOTES

1934-1975

Unearned income is not reflected in total loans but is included in other liabilities.

1934-1963

Includes Federal funds sold.

Allowance for Loan & Lease Losses

1976-present

Beginning in 1976, the IRS reserve for bad debt losses on loans is divided as follows: (a) the "valuation" portion (plus any other loan loss reserve) is reflected as an offset against gross loans, (b) the "deferred income tax portion" is included in other liabilities, and (c) the "contingency" portion is included in undivided profits or reserve for contingencies and other capital reserves. The valuation portion is incremented by the amount that is a deductible expense for income tax purposes. The contingency portion is incremented by additional amounts that may be expensed by a bank for financial reporting purposes but is not a tax deductible expense.

1948-1975

Represents the reserve for bad debt losses on loans as permitted by IRS ruling of December 8, 1947.

Net Loans and Leases

1934-present

Gross loans and leases less the valuation reserve/allowance for possible losses on loans and leases.

Other Earning Assets

1934-present

Represents Federal funds sold, securities purchased under agreements to resell and trading account assets.

1984-present

Includes all trading account assets. Previously, they were reported in their respective asset category.

1969-present

Trading account securities included. In earlier years they are included in securities.

1967-present

Includes securities sold under agreements to repurchase. Previously they were included in loans.

1965-present

Includes Federal funds sold. Previously they were included in loans.

NOTES

Bank Premises and Equipment

1934-present

Represents bank premises, furniture and equipment, net of depreciation.

1969-present

The value is gross of mortgage indebtedness which is included in other borrowed money.

1934-1968

The value is reflected net of mortgage indebtedness.

Other Real Estate

1988-present

Represents real estate other than bank premises directly owned and direct and indirect investment in real estate ventures both by the bank and by its unconsolidated subsidiaries and associated companies.

1967-1988

Represents real estate owned other than bank premises.

1938-1966

Represents other real estate and investments in other assets indirectly representing bank premises or other real estate.

1934-1937

Represents other real estate directly owned.

Intangible Assets

1983-present

Represents goodwill, mortgage servicing rights, and other identifiable intangible assets.

All Other Assets

1934-present

Represents all other assets not included in previously mentioned captions. Includes, for the most part, customers' liabilities on acceptances outstanding, income earned not collected as well as any other asset not included above.

Total Assets

1974-present

The total of all assets net of security and loan valuation reserves/allowances.

NOTES

Assets and liabilities are reported on a fully consolidated, domestic and foreign basis.

1934-1973

Assets and liabilities are reported on a domestic only basis. In the case of banks with one or more foreign branches, net amounts due from its own foreign branches are included in All Other Assets, net amounts due to its own foreign branches are included in All Other Liabilities. In the case of banks with branches outside the 50 states (Guam, Puerto Rico, Virgin Islands, US Territories and possessions), net amounts due from such branches are included in All Other Assets and net amounts due to such branches are included in All Other Liabilities.

1934-1969

Assets and liabilities are reported on a cash or an accrual basis, depending upon each bank's method of bookkeeping.

NOTES

Notes to Table CB-10
Investment Securities of Insured Commercial Banks at Year End
December 31, 1934 - December 31, 1996

General Comments:

0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available

Current reporting requirements or definitions for each column heading are stated below. Where data are available from source documents, historical amounts have been adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current reporting requirements are identified or described. Comments describing changes in reporting investment securities income and expenses are important in interpreting related asset items.

The dollar amounts in the table reflect the aggregate book value of securities, net of specific valuation reserves and net of premium amortization and discount accretion. With the exception of 1969 to 1975, general (nonspecific) reserves on securities are reported in capital accounts. In 1969, banks were required to remove trading account securities from their investment securities portfolio and report them separately. Before 1969, any trading account securities held would have been included in the appropriate securities category. The "small bank" report form took effect in 1978. Less detail was reported by small banks but it did not affect the broader categories carried in this table. In 1984, the four existing report types took effect. Again, the extent of detail reported by small banks differed slightly from the detail reported by the larger banks. There is no effect on the amounts on this table. In 1984 marketable equity securities were required to be reported at the lower of cost or market, with the difference from book value being adjusted through an equity capital account. In 1994, all categories of securities were subdivided as either held-to-maturity or available-for-sale. The amount reflected in this table is the sum of the amortized cost (book value) of both of these breakdowns.

Obligations of:

U.S. Treasury

1984-present

Represents all U.S. Treasury bonds, notes and bills and certificates of indebtedness. Current instructions state that those issued under the Separate Trading of Registered Interest and Principal of Securities (STRIPS) program are included. Detached Treasury security coupons and ex-coupon Treasury securities held either by stripping or through receipts such as CATS, TIGRs, COUGARs, LIONs and ETRs are not included here but are in other debt securities ("Corporate bonds and other securities" in this table).

1969-1984

Represents U.S. Treasury bonds, notes, bills and certificates of indebtedness.

1965-1968

Represents all U.S. Treasury bonds, notes, bills and certificates of indebtedness as well as obligations of U.S. government agencies and corporations that were guaranteed by the U.S. Government. Source data does not have the detail necessary to remove the amount of the guaranteed agency and corporation obligations.

NOTES

1934-1964

Represents all U.S. Treasury bonds, notes, bills and Certificates of Indebtedness. An adjustment was made to source data from 1946 to 1963 to remove the amount of guaranteed obligations Federal Housing Administration debentures) and place it in U.S. Agencies and Corporations.

U.S. Agencies and Corporations

1994

Mortgage backed securities(MBS) issued by government agencies or government sponsored corporations and by private issuers are reported separately. For this table, the amount of such MBSs issued by government agencies and government sponsored corporations are included here. All debt securities issued by government agencies (an instrumentality of the U.S. Government whose debt obligations are fully and explicitly guaranteed as to timely payment of principal and interest by the full faith and credit of the U.S. Government), and U.S. Government sponsored agencies (agencies originally established or chartered by the U.S. Government to serve public purposes specified by the U.S. Congress but whose debt obligations are not explicitly guaranteed by the full faith and credit of the U.S. Government) are included here. In addition to the direct debt, mortgage pass-through securities, collateralized mortgage obligations, real estate mortgage investment conduits, residuals and stripped securities, pool loan certificates, participation certificates, insured notes and certificates of beneficial ownership are also included. (Direct loans to agencies and coporations are not included and are part of loans and leases).

Over the sixty year period covered by this table, the following have been listed for inclusion:

Reconstruction Finance Corporation

Federal Farm Mortgage Corporation

Home Owner's Loan Corporation

Federal Land Banks

Federal Intermediate Credit Banks

Mutual Mortgage Insurance Corporation

Commodity Credit Corporation

U.S. Housing Authority

Tennessee Valley Authority

U.S. Maritime Commission

Farmers Home Administration

Department of Housing and Urban Development

General Services Administration

Federal Agricultural Mortgage Corporation

Federal Home Loan Mortgage Corporation

Resolution Funding Corporation

U.S. Postal Service

Federal Housing Administration

Federal National Mortgage Association

International Bank for Reconstruction and Development

Federal Home Loan Banks

Export-Import Bank

Federal Financing Bank

Government National Mortgage Association

Banks for Cooperatives

Merchant Marine

D.C. Stadium Bonds

Trustees of Penn Central Transportation Co.

Department of Transportation

Small Business Administration

Federal Farm Credit Banks

Financing Corporation

Student Loan Marketing Association

1978-1993

Certificates of participation issued by the Commodity Credit Corporation, Export-Import Bank, FHLMA, FNMA and Government National Mortgage Association (GNMA) and now reported as loans.

NOTES

1970-1977

Farmers Home Administration insured notes, which had been included in loans, are also added to this category.

1969

Trading account securities are to be excluded. The distinction between guaranteed and not guaranteed is dropped from reporting instructions and all obligations of U.S. Government agencies, government sponsored agencies and government corporations are included here. Certificates of participation issued by the Commodity Credit Corporation, Export-Import Bank, Federal Home Loan Mortgage Association (FHLMA) and Federal National Mortgage Association (FNMA) are also included.

1965-1968

Represents obligations of U.S. agencies and corporations not guaranteed by the U.S. Government.

1961-1964

Represents all obligations of U.S. agencies and corporations both guaranteed by the U.S. Government and not guaranteed.

1946-1960

According to source documents, the amount reported here and reflected in this category on the table is the amount of U.S. Government guaranteed debentures issued by the Federal Housing Administration. It appears that there was no other government agency or corporation borrowing.

1942-1945

Represents only obligations of the U.S. Government guaranteed by the U.S. Government. Obligations of U.S. agencies and corporations not guaranteed by the U.S. Government were reported in other bonds, notes and debentures and are included in "Corporate bonds and other securities".

1934-1941

Represents obligations of all U.S. agencies and corporations, both direct and guaranteed by the U. S. Government.

States & Political Subdivisions

1970-present

Represents all obligations (other than loans) of states and political subdivisions in the United States. This included the fifty states, the District of Columbia, and all counties, municipalities, school districts, irrigation districts, and drainage and sewer districts. Also include are the governments of Puerto Rico, and of the U.S. territories and possessions and their political subdivisions. Obligations included here are: securities, warrants, tax anticipation notes, general obligations, revenue obligations, local housing authority bonds, bonds of school, irrigation or drainage districts, Farmers Home Administration guaranteed loans made for rural community water supply, waste disposal systems and outdoor recreation centers, rated (nationally recognized rating agency) Industrial Development Bonds

1969

Trading account securities are to be excluded.

NOTES

1934-1968

Represents all obligations (both loans to and securities of) States, counties and municipalities of the U.S. including Guam, Puerto Rico, the Virgin Islands and other U.S. Territories and Possessions.

Other Obligations

Corporate Bonds and Other Securities

1989-present

Represents all securities, bonds, notes and debentures of domestic and foreign corporations. Also includes privately issued or guaranteed mortgage backed securities and certain detached U.S. Government security coupons held as a result of either their purchase or the bank's stripping them (CATS, TIGRs, COUGARs, LIONs and ETRs).

1984-1988

Includes equity securities.

1965-1975

Includes equity securities.

1942-1960

Includes obligations of U.S. agencies and corporations not guaranteed by the U.S. Government.

1934-1941

Represents all debt securities, bonds, notes and debentures of private corporations - railroads, real estate corporations, industrial corporations, other domestic corporations, foreign corporations, and foreign central, state, provincial and municipal governments. Also includes foreign equity securities and obligations of government agencies and corporations not guaranteed by the U.S. Government.

Equity Securities

1989-present

Represents all equity securities not held for trading: investment in mutual funds, common stock of FNMA, Student Loan Marketing Association, Federal Home Loan Mortgage Corporation, Federal Reserve Bank stock, Federal Home Loan Bank stock, minority interests not meeting the definition of associated companies, "restricted" stock, and other equity securities in both domestic and foreign corporations.

1984-1988

All equity securities for all banks are included in other securities and are included in "Corporate bonds and other securities".

1978-1983

Small bank call report takes effect in 1978. Equity securities are combined with all other securities on the report. Therefore, for small banks, the amount of equity securities is included in "Corporate bonds and other securities".

NOTES

1969

Trading account securities are not included.

1938-1977

Includes all preferred and common stock, mutual funds and Federal Reserve Stock.

1934-1937

Does not include foreign stock.

Valuation Reserves

For all years except 1969-1973, investment securities are reflected net of general valuation reserves.

Specific reserves are deducted from each security so reserved.

Total Investment Securities

1969-present

Represents the amortized (book) value of all debt and equity securities, both domestic and foreign, net of valuation reserves (exception noted above). Trading account securities are not included.

1934-1968

Represents the amortized (book) value of all debt and equity securities (including trading account securities), both domestic and foreign, net of valuation reserves (exception noted above).

Market Value

1984-present

Represents the market (fair) value of all investment securities.

NOTES

*Notes to Table CB-11
Loans and Leases of Insured Commercial Banks at Year End
December 31, 1934 - December 31, 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available*

Current reporting requirements or definitions for each column heading are stated below. Where data are available from source documents, historical amounts have been adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current reporting requirements are identified or described. Comments describing changes in reporting practices relating to loan and lease income and expenses are important in interpreting related asset items.

Secured by Real Estate

1984-present

Represents all loans secured by real estate as evidenced by mortgages, deeds of trust, land contracts or other instruments, whether first or junior liens. Include regardless of purpose and regardless of whether the originated by the bank or purchased from others. Obligations of states, counties and municipalities, even if secured by real estate, are excluded and reported as obligations of states and political subdivisions. Notes issued and insured by the Farmers Home Administration and instruments (certificates of beneficial interest) representing an interest in Farmers Home Administration insured notes, formerly included in this category, are now to be reported as U.S. Government Agency and corporation securities. For additional details, see Table CB-12.

1976-1983

Represents all loans secured primarily by real estate represented by mortgages, deeds of trust, land contracts or other liens on real estate, whatever the purpose. Includes construction and permanent financing; VA guaranteed, FHA insured and conventional; loans secured by farmland; pass-through participations in pools of real estate mortgages.

1970-1975

Represents all loans secured primarily by real estate represented by mortgages, deeds of trust, land contracts or other liens on real estate, whatever the purpose. Exclude pooled mortgages represented by certificates guaranteed by the Government's National Mortgage Association.

1934-1969

Represents all loans secured by mortgages, deeds of trust, land contracts, or other liens on real estate. Includes farm land, improvements on farm land and residential properties.

To Depository Institutions

1984-present

NOTES

Represents all loans (other than those secured by real estate), including overdrafts, to banks, other depository institutions, and other associations, companies and financial intermediaries whose primary business is to accept deposits and to extend credit for business or for personal expenditures. Includes U.S. branches and agencies of foreign banks and foreign official banking institutions, all commercial banks chartered in the U.S., credit unions, mutual or stock savings banks, savings or building and loan associations, cooperative banks, industrial banks, thrift and loan associations, foreign domiciled branches of other U.S. banks and foreign banks and other similar depository institutions.

1976-1983

Loans to real estate investment trusts is added to the definition below. The category includes loans to commercial banks, trust companies, industrial banks, stock and mutual savings banks, savings and loan associations, building and loan associations, private or unincorporated banks, real estate companies, mortgage lenders, mortgage servicers, mortgage originators, factoring companies, cooperative banks, credit unions, insurance companies, bank holding companies and loans directly to Federal lending institutions.

1970-1975

Represents all loans to banks and other institutions, associations, companies and financial intermediaries that extend credit for business purposes or to finance personal expenditures. Purchases of mortgages and other loan paper under agreements to resell and participations in pool of loans not guaranteed by GNMA should be included if acquired from financial institutions. Federal funds sold and securities sold under agreements to repurchase are not included. Loans represented here include both direct loans and negotiable obligations purchased either from the issuing company or from dealers.

1969

Represents all loans to banks and other institutions, associations, companies and financial intermediaries that extend credit for business purposes or to finance personal expenditures. Does not include Federal funds sold or securities purchased under resale agreements. Loans to industrial development authorities not secured by real estate are still included.

1965-1968

Same as 1961 below, Federal funds are no longer included but are reported separately.

1961-1964

Represents all loans to banks and other institutions, associations, companies and financial intermediaries that extend credit for business purposes or to finance personal expenditures. Includes loans to regional or local industrial development authorities whose function it is to extend credit to business firms to assist in relocation or expansion (unless the loans are secured by real estate), loans to purchase securities from financial institutions under resale agreements and Federal funds sold.

1959-1960

Represents notes, certificates of deposit given for the purpose of borrowing money, and other instruments evidencing loans to operating domestic financial and foreign financial institutions, including Federal funds sold by the reporting bank to another bank. Added to this category are the purchases of securities from banks under resale agreements or similar transactions. The scope of this category now includes loans to savings banks, savings and loan associations, finance companies and other financial intermediaries.

NOTES

1934-1958

Represents notes, certificates of deposit and other instruments evidencing loans to operating domestic and foreign banks, including Federal funds sold.

Agricultural Production

1984-present

Represents all secured and unsecured loans and advances made to finance agricultural production and other loans to farmers. Includes loans to farm or ranch owners or operators, including tenants, except loans secured by real estate, borrowings for commercial or industrial purposes, for the purpose of purchasing or carrying securities or loans directly guaranteed by or participation certificates of the Commodity Credit Corporation. Included are loans for purchasing private passenger automobiles, tractors, farm implements and retail consumer goods on the installment basis. Includes loans for purposes such as growing and storing of crops; marketing or carrying of agricultural products; breeding, raising, fattening, or marketing livestock; financing fisheries and forestries; notes of farmers that have been discounted for or purchased from merchants or dealers.

1978-1983

Represents all secured and unsecured loans and advances made to finance agricultural production and other loans to farmers. Includes loans to farm or ranch owners or operators, including tenants, except loans secured by real estate, borrowings for commercial or industrial purposes, for the purpose of purchasing or carrying securities or loans directly guaranteed by or participation certificates of the Commodity Credit Corporation. Included are loans for purchasing private passenger automobiles, tractors, farm implements and retail consumer goods on the installment basis.

1976-1977

Represents all secured and unsecured loans and advances made to farm or ranch owners or operators, including tenants, except loans secured by real estate, borrowings for commercial or industrial purposes, for the purpose of purchasing or carrying securities or loans directly guaranteed by or participation certificates of the Commodity Credit Corporation. Included are loans for purchasing private passenger automobiles, tractors, farm implements and retail consumer goods on the installment basis.

1961-1975

Represents all secured and unsecured loans and advances made to farm or ranch owners or operators, including tenants, except loans secured by real estate, borrowings for commercial or industrial purposes, for the purpose of purchasing or carrying securities or loans directly guaranteed by or participation certificates of the Commodity Credit Corporation.

1936-1960

Represents all loans to farmers and loans for agricultural production. Loans secured by farmland and improvements to or on farmland are included above in real estate mortgages.

1934-1935

Loans for agricultural production and loans to farmers are included in "All Other Loans".

NOTES

Commercial and Industrial

1984-present

Represents loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations and othe business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment. These loans may take the form of direct or purchased loans and include the reporting bank's own acceptances tha it holds in its portfolio. It also included loans to individuals for commercial, industrial or professional purposes but not for investment or personal expenditure purposes. Excludes all commercial loans held in trading accounts, loans to depository institutions, loans to nondepository financial institutions, loans to nonprofit organizations, and equipment trust certificates.

1961-1983

Represents all secured (except by real estate) amd unsecured business loans, both single payment and installment, to sole proprietorships, partnerships and corporations. Also includes acceptances and commercial paper bought on the open market, construction loans if not secured by a lien on real estate, SBA guaranteed loans, vehicle floor plan and wholesale financing loans, credit extended under business credit cards.

1938-1960

Represents all secured (except by real estate) amd unsecured business loans to individuals, partnerships and corporations. Also includes commercial paper bought on the open market.

1934-1958

Includes commercial paper of and loans to financial institutions other than domestic commercial and foreign banks.

1934-1937

Represents commercial paper purchased on the open market. Other commercial and industrial loans are included in "All Other Loans".

To Individuals

1942-present

Represents all loans to individuals for household, family and other personal expenditures. Includes loans to finance autos, pickup trucks, home improvement, medical expenses, personal taxes, household appliances, furnirure, jewelry, education, student loans, mobile homes, trailers, bosts, the purchas of real estate if not secured by a mortgage, and other personal expenses. It includes demand, installment and single payment loans regardless of form taken: direct and indirect credit, retail installment sales paper purchased by the bank, check credit, credit card, revolving credit and other similar forms of credit. Does not include loans to individuals for business or professional purposes, loans to farmers, loans secured by real estate or loans to purchase or carry securities.

1934-1941

Loans to individuals are included in "All Other Loans".

State & Political Subdivisions

1989-present

Represents obligations (other than securities and leases) of states and political subdivisions in the U.S. States and political subdivisions includes the fifty states, the

NOTES

District of Columbia and their counties, municipalities, school districts, irrigation districts, and drainage and sewer districts; also includes the governments of Puerto Rico and of the U.S. territories and possessions and their political subdivisions. Industrial development bonds (IDBs): if rated by a nationally recognized rating service, they are included in investment securities, if not rated, they are included here unless the bank chooses to review each to see if it has the characteristics of a loan or of a security.

1984-1988

Represents all obligations (other than securities), direct loans, overdrafts and nonrated industrial development bonds that have the characteristics of loans and are not secured by real estate.

1934-1983

Loans, industrial development bonds (not secured by real estate) and other obligations of states and political subdivisions were usually included in investment securities.

All Other Loans

1983-present

Represents unplanned overdrafts and loans to: brokers and dealers in securities, any borrower for the purpose of purchasing and carrying securities, nonprofit institutions and organizations, individuals for investment purposes, real estate investment trusts, mortgage companies holding companies of depository institutions, insurance companies, finance companies, factors and other financial intermediaries, federally sponsored lending agencies, investment banks, the bank's own trust department, Small Business Investment Companies, foreign governments and official institutions, and any other loan not included in one of the above categories.

1969-1983

Represents overdrafts and loans to: churches, hospitals, educational and charitable institutions, clubs and similar organizations, nonprofit organizations, foreign governments and official institutions, foreign central banks, foreign development banks, to the bank's own trust department, and any other loan not included in one of the above categories.

1938-1968

Represents overdrafts, leases, and loans to: individuals, nonprofit organizations, foreign central banks and nationalized banking institutions, international financing banks (Bank for Reconstruction and Development, Inter-American Development bank), to the bank's own trust department, and any other loan not included in one of the above categories.

1936-1937

Represents commercial & industrial loans, leases, overdrafts and loans to: individuals, nonprofit organizations, foreign central banks and nationalized banking institutions, and any other loan not included in one of the above categories.

1934-1935

Represents loans to: financial institutions, farmers, individuals, nonprofit organizations, foreign central banks and nationalized banking institutions, and any other loan not included in one of the above categories. Includes all commercial and industrial loans, all overdrafts in deposit accounts and any leasing receivables.

NOTES

Lease Financing Receivables

1973-present

Represents all outstanding receivable balances relating to direct financing and leveraged leases on property acquired by the bank for leasing purposes, net of unearned income.

1934-1972

The amount of lease financing and leased property was not available. If a bank entered into any such transactions, it probably reflected the value of the property acquired for lease as an other asset. Other types of leases lease financing were probably included in loans.

Gross Loans & Leases

1934-present

Represents the sum of all components of loans.

Unearned Income

1973-present

Represents the amount of income collected but not earned on loans.

1934-1972

Unearned income was included in all other liabilities.

Allowance for Loan and Lease Losses

1976-present

Represents the allowance for possible loan and lease losses.

1934-1983

Does not include an allowance for possible losses on leases.

1948-1975

Represents the reserve for bad debt losses on loans as permitted by IRS ruling of December 8, 1947.

Net Loans & Leases

1934-present

Represents gross loans and leases less unearned income and the allowance for possible losses on loans and leases.

1978-present

All values are fully consolidated, domestic and foreign.

NOTES

1974-1977

The loan components are domestic only, U.S. and other areas; the amount of loans in foreign offices has been added to the Net Loans & Leases column.

1934-1973

All loan components and totals are domestic only, U.S. and other areas.

NOTES

Notes to Table CB-12
Real Estate Loans of Insured Commercial Banks at Year End
December 31, 1934 - December 31, 1996

General Comments:

0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available

Current reporting requirements or definitions for each column heading are stated below. Where data are available from source documents, historical amounts have been adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes in definitional differences from current reporting requirements are identified or described. Comments describing changes in reporting practices relating to loan and lease income and expenses are important in interpreting related asset items.

Domestic Office Loans Secured by Real Estate
Construction and Land Development

1984-present

Represents loans secured by real estate with maturities of 60 months or less made to finance land development or the on-site construction of industrial, commercial, residential or farm buildings. Includes new construction, additions or alterations to existing structures and razing existing structures to make way for new structures. Industrial development bonds are not included here any longer, they are reported as securities of states, counties and municipalities (if rated) or in loans to states and political subdivisions if not rated.

1976-1983

Represents loans secured primarily by real estate the proceeds of which will be used to finance:
the construction of industrial, commercial, residential or farm buildings
the acquisition, conversion and development of property into improved real estate
the construction of additions or alterations to existing structures
the demolition of existing structures in preparation for new construction
loans to regional or local industrial development authorities who supply credit to business
firms to assist in relocation or expansion

1934-1975

Loans for the above purposes could have been included in any of the other categories of loans in this table.

1-4 Family Residential Properties

1968-present

Represents permanent loans secured by real estate as evidenced by mortgages (FHA, VA, or conventional) or other liens on 1-4 family dwelling units, mobile homes,

NOTES

individual condominiums and co-ops, and vacant lots in established single family residential sections.

1934-1968

Includes permanent loans secured by real estate on both 1-4 family and on multifamily residential properties.

Multifamily Residential Properties

1969-present

Represents permanent nonfarm residential loans secured by real estate as evidenced by mortgages (FHA and conventional) or other liens on nonfarm properties with 5 or more dwelling units in apartments, housekeeping dwellings, co-operative type apartment buildings, and vacant lots in established multifamily residential sections.

1934-1968

Multifamily residential real estate loans are included in "1-4 Family Residential Properties".

Farmland

1934-present

Represents loans secured by farmland, including improvements, and other land known to be used or usable for agricultural purposes, as evidenced by mortgages or other liens. It includes loans secured by farmland that are guaranteed by the Farmers Home Administration (Fha) or by the Small Business Administration.

Nonfarm, Nonresidential

1938-present

Represents loans secured by real estate as evidenced by mortgages or other liens on business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, homes for aged persons, golf courses, recreational facilities and other similar properties.

1934-1937

These loans are included in "1-4 family residential properties".

Total

1934-present

Represents the sum of all components of loans secured by real estate.

Real Estate Loans in Foreign Offices

1978-present

Represents all loans secured by real estate in foreign offices.

NOTES

Total Real Estate Loans

1978-present

Represents the total of all loans secured by real estate in domestic and foreign offices.

1934-1977

Represents the total of all loans secured by real estate in domestic offices (U.S. and other areas).

NOTES

*Notes to Table CB-13
Loans to Individuals of Insured Commercial Banks at Year End
December 31, 1934 - December 31, 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available*

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current reporting requirements are identified or described. Comments describing changes in reporting requirements relating to income and expense are important in interpreting related asset, liability and capital account items.

Credit Card & Related Plans

1967-present

Represents all credit extended to individuals for household, family and other personal expenditures through credit cards and related plans. Includes check credit and other revolving credit plans. This amount reflects values in domestic offices only.

All Other

1934 - present

Represents all other loans to individuals for household, family and other personal expenditures. It includes auto loans, both direct and indirect, mobile homes (unless secured by a real estate mortgage), education loans, other installment loans both secured by personal property or unsecured, and single payment loans (time or demand, secured or unsecured).

Memo:

These components are not currently reported separately. The amounts for earlier years are provided for informational purposes.

Auto

1960-1980

1942-1946

Represents installment loans to purchase private passenger automobiles, both direct loans and purchased paper.

1947-1959

1934-1941

Auto loans are included in All Other

NOTES

Mobile Homes

1971-1980

Represents loans to individuals to purchase mobile homes. (If the bank's security interest in the loan was represented by a mortgage or deed of trust, the loan should be included in real estate loans).

1934-1970

Mobile home loans (other than those secured by a mortgage) are included in All Other.

Single Payment

1960-1980, 1942-1946

All loans both time or demand, secured or unsecured, to individuals for personal, family or other household expenditures.

1947-1959, 1934-1941

Single payment loans are included in All Other.

Total

1934-present

Represents the sum of all components of loans to individuals.

NOTES

*Notes to Table CB-14
Liabilities of Insured Commercial Banks at Year End
December 31, 1934 - December 31, 1996*

General Comments

NA Not available or not applicable

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current reporting requirements are identified or described. Comments describing changes in reporting practices relating to income and expense are important in interpreting related asset, liability and capital account items.

Significant Events

1984

All banks with \$10 million or more in total consolidated assets are required to report assets and liabilities on an accrual basis. A major reporting revision took place that initiated four reporting form sets: (1) FFIEC 031 filed by all banks that have one or more foreign offices, including International Banking Facilities (IBFs), (2) FFIEC 032 filed by all banks with \$300 million or more in total assets, (3) FFIEC 033 filed by all banks with more than \$100 million but less than \$300 million in total assets, and (4) FFIEC 034 filed by all banks with less than \$100 million in total assets.

1978

An abbreviated Report of Condition was instituted for banks with less than \$100 million in total consolidated assets.

1970

Banks with total assets of \$25 million or more are required to report assets and liabilities on an accrual basis. All banks are required to report income taxes on an accrual basis.

1969

Banks with total assets of \$50 million or more are required to report assets and liabilities on an accrual basis. Consolidation is required for all majority owned bank premises subsidiaries and other majority owned subsidiaries meeting level of significance tests.

1947

On December 8, 1947 the Internal Revenue Service adopted the reserve method of accounting for bad debt losses on loans.

Number of Banks

Represents the total number of insured commercial at each year end.

NOTES

Liabilities

Total Deposits

1934-present

Represents all categories and types of deposits.

Borrowed Funds

1969-present

Represents Federal funds purchased, securities sold under agreements to repurchase, demand notes issued to the US Treasury, mortgage indebtedness, liabilities under capitalized leases and all other liabilities for borrowed money.

1934-1968

Does not include mortgage indebtedness which is netted against bank premises.

Subordinated Notes

1944-present

Represents all notes and debentures subordinated to deposits and all capital notes and debentures.

1934-1943

Does not include capital notes and debentures which are included in common stock.

Other Liabilities

1934-present

Represents all liabilities not included above.

1980-1984

Includes limited life preferred stock.

1934

Includes circulating notes outstanding.

1994 to present

Trading account liabilities were added as a separate category

Total Liabilities

1934-present

Represents the total of all components of liabilities.

NOTES

Preferred stock

1944-present

Represents all perpetual preferred stock issued and outstanding. Limited life preferred stock is included in Other Liabilities.

1934-1943

Preferred stock was not reported separately and is included in common stock.

Common stock

1944-present

Represents the par value of all common stock issued and outstanding.

1934-1943

Represents capital notes and debentures and preferred stock.

Surplus

1934-present

Represents surplus and surplus related accounts.

Undivided Profits

1934-present

Represents undivided profits and related accounts.

1984-1990

Includes foreign currency translation adjustment account.

Other Capital

1976-present

Current reporting requirements do not recognize this segregation of capital.

1969-1975

Represents reserves for contingencies, other loan reserves and other capital reserves.

1934-1968

Represents reserve for contingencies and other capital reserves.

Total Capital

1934-present

NOTES

Represents the sum of all capital accounts.

Total Liabilities and Capital

1934-present

Represents the sum of all deposit, liability and capital accounts.

1974-present

Reported on a fully consolidated domestic and foreign basis.

1934-1973

Reported on a domestic only basis. Amounts due from foreign offices or offices outside the United States are included in other assets. Amounts due to foreign offices or offices outside the United States are included in other liabilities.

NOTES

*Notes to Table CB-15
Deposits of Insured Commercial Banks at Year End
December 31, 1934 - December 31, 1996*

General Comments:

NA Not available

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current reporting requirements are identified or described. Comments describing changes in reporting practices relating to income and expense are important in interpreting related asset, liability and capital account items.

Deposits of: (Consolidated)

Individuals, Partnerships and Corporations

1984-present

Represents all deposits of individuals, partnerships and corporations in domestic and foreign offices.

NOTE: The 1991 edition included deposits of individuals, partnerships and corporations in domestic offices only.

1934-1983

Represents all deposits of individuals, partnerships and corporations in domestic offices.

U.S. Government

1934-present

Represents all deposits of the U.S. Government in domestic offices.

Such deposits, if any, in foreign offices are not reported separately.

1934-1975

Does not include savings accounts. (The U.S. Government was not permitted to hold insured savings accounts until 1976).

1934-1964

Includes postal savings deposits.

States and Political Subdivisions in the United States

1934-present

Represents all deposits of states, counties and municipalities in domestic offices. Such deposits, if any, in foreign offices are not separately reported.

NOTES

1934-1975

Does not include savings accounts. (Such entities were not permitted to hold insured savings deposits until 1976).

All Other

1984-present

Represents all other deposits. Includes deposits of financial institutions, both domestic and foreign, deposits of foreign governments and official institutions and certified and official checks. Also includes deposits in foreign offices other than those of individuals, partnerships and corporations.

NOTE: The 1991 edition reflected all deposits in foreign offices in this column, including those of individuals, partnerships and corporations.

1934-1983

Represents all other deposits. Includes deposits of financial institutions, both domestic and foreign, deposits of foreign governments and official institutions and certified and official checks. Also includes all deposits in foreign offices.

Domestic Office Deposits

Demand

1934-present

Represents all deposits in domestic offices subject to withdrawal upon demand.

Savings

1934-present

Represents all savings deposits in domestic offices.

1934-1964

Includes postal savings deposits.

Time

1961-present

1934-1941

Represents all time certificates of deposit, time open accounts and similar deposits in domestic offices.

Transaction

1984-present

Represents all demand deposits, NOW accounts, ATS accounts, accounts from which payments may be made to third parties by means of an automated teller machine, a remote service unit, or another electronic device, and accounts that permit third party payments through use of checks, drafts, negotiable instruments, or other similar instrument. (MMDA's are specifically excluded from the latter two definitions).

NOTES

Nontransaction

1984-present

Represents deposits that are not included in the definition of transaction accounts above or that do not satisfy the criteria necessary to be defined as a transaction account. MMDA's are specifically defined as nontransaction accounts.

Interest Bearing

1934-1991

Represents any deposit, whether demand, savings or time, on which the bank pays or accrues interest. From 1934 to 1973 it included only time and savings deposits in domestic offices. From 1974 to 1983 it includes time and savings deposits in domestic offices and all deposits in foreign offices (most, but not all of which are interest bearing). From 1984 to the present, interest bearing deposits in both domestic and foreign offices are reported values.

Noninterest Bearing

1934-present

Represents any deposit on which the bank does not pay or accrue interest.

NOTE: In the 1991 edition, all deposits in foreign offices were included in this column for the years 1974 through 1983. In this edition they have been moved to Interest Bearing. See above.

Total Deposits, Domestic & Foreign Offices

1974-present

Represents the sum of total deposits on a domestic and foreign consolidated basis.

1934-1973

Represents the sum of total deposits, domestic offices only.

NOTES

*Notes to Table CB-16
Interest Bearing Assets and Liabilities of Insured Commercial Banks at Year End
December 31, 1934 - December 31, 1996*

General Comments:

NA Not available

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current reporting requirements are identified or described. Comments describing changes in reporting practices relating to income and expense are important in interpreting related asset, liability and capital account items.

Interest Bearing Assets:

Interest Bearing Balances

1934-present

Represents interest income on deposit balances maintained with banks and other financial institutions.

Investment Securities

1934-present

Represents securities of the U.S. Treasury; the U.S. Government, both direct and guaranteed; U.S. Government agencies and corporations; obligations of states, counties and municipalities; corporate bonds; other bonds, notes and debentures and equity securities. The amount is net of valuation reserves.

Refer to Table CB-10 for other information regarding investment securities.

Net Loans & Leases

1934-present

Represents gross loans and leases less unearned income and the allowance for loan and lease losses.

Refer to Table CB-11 for other information regarding loans and leases.

Federal Funds Sold

1965-present

Represents Federal funds sold and securities purchased under agreements to resell.

Trading Account Assets

1984-present

Represents all assets held in trading accounts.

NOTES

1969-1983

Represents securities held in trading accounts.

1934-1968

Any assets maintained for trading purposes would have been included in their respective asset categories.

Total Interest Bearing Assets

1934-present

Represents the sum of all interest bearing assets.

Interest Bearing Liabilities

Interest Bearing Deposits

1974-present

Represents any deposit in domestic and foreign offices on which the banks pays or accrues interest.

NOTE: The 1991 edition reflected interest bearing deposits in domestic offices only for the years 1974 through 1983. See also the note in Table CB-15.

1934-1973

Represents any deposit in domestic offices on which the bank pays or accrues interest.

Federal Funds Purchased

1965-present

Represents all Federal funds purchased and securities sold under agreements to repurchase.

Mortgage Indebtedness

1969-present

Represents mortgage indebtedness and liabilities under capitalized leases.

Demand Notes and Other Borrowings

1934-present

Represents demand notes issued to the U.S. Treasury and all other borrowings.

Subordinated Notes & Debentures

1944-present

Represents all notes and debentures subordinated to deposits.

NOTES

Total Interest Bearing Liabilities

1934-present

Represents the sum of all interest bearing liabilities.

NOTES

*Notes to Table CB-17
Deposits in Foreign Offices and Past Due and Nonaccrual Loans and Leases
of Insured Commercial Banks at Year End
December 31, 1974 - December 31, 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available*

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes and or definitional differences from current requirements are identified or described. Comments describing changes in reporting practices relating to assets, liabilities and capital items are important in interpreting related income and expense items.

Deposits in Foreign Offices:

Interest Bearing

1984-present

Represents any deposit in foreign offices, whether demand, savings or time, on which the bank pays or accrues interest.

1974-1983

The actual breakdown between interest and noninterest bearing is not available. As can be seen in later years, most of the deposits are interest bearing. They have been treated as such in this table and in Tables CB-15 and CB-16.

Noninterest Bearing

1984-present

Represents any deposit in foreign offices on which the bank does not pay or accrue interest.

Total

1984-present

Represents the sum of total deposits in foreign offices.

Loans and Leases Past Due: (Consolidated)

30-89 Days

1984-present

Represents all loans and leases that are 30-89 days past due.

NOTES

90 Days or More

1984-present

Represents all loans and leases that are 90 days or more past due.

Nonaccrual Loans and Leases

1984-present

Represents all loans and leases that (a) are maintained on a cash basis because of deterioration in the financial position of the borrower, (b) payment in full of interest and principal is not expected or (c) principal or interest has been in default for a period of 90 days or more unless the obligation is both well secured and in the process of collection.

NOTE: The column labeled Nonaccrual Loans & Leases in the 1991 edition should have been labeled Noncurrent Loans and Leases.

Noncurrent Loans & Leases

1984-present

Represents all loans and leases past due 90 days or more and still accruing plus all loans and leases in a nonaccrual status.

NOTES

Table SI-1
Number of FDIC-Insured Savings Institutions at Year End
 By Regulatory Agent and Insurance Fund
 December 31, 1984 - December 31, 1996

Year	FDIC Supervised			OTS Supervised			Total All Savings Institutions	RTC Conserv- atorships
	SAIF	BIF	Total	SAIF	BIF	Total		
1996	236	354	590	1,307	27	1,334	1,924	0
1995	236	358	594	1,410	26	1,436	2,030	0
1994	240	370	610	1,525	17	1,542	2,152	1
1993	205	388	593	1,653	16	1,669	2,262	63
1992	120	398	518	1,856	16	1,872	2,390	81
1991	23	426	449	2,097	15	2,112	2,561	91
1990	5	451	456	2,341	18	2,359	2,815	179
1989	-	469	469	2,598	20	2,618	3,087	281
1988	-	471	471	2,946	21	2,967	3,438	-
1987	-	463	463	3,137	22	3,159	3,622	-
1986	-	445	445	3,206	26	3,232	3,677	-
1985	-	364	364	3,234	28	3,262	3,626	-
1984	-	268	268	3,126	24	3,150	3,418	-

Table SI-2
Changes in Number of FDIC-Insured Savings Institutions
 1984-1996

Year	Additions During Year:				Deletions During Year:										Total Inst.
	New Institutions Chartered	New Charter To Absorb Another Charter	Noninsured Becoming Insured	Charter Transfers From Commercial Banks	Unassisted Mergers and Consolidations Of Thrifts	Unassisted Mergers With Commercial Banks	Closings			Failures Transferred To The RTC	Voluntary Liquidations	Charter Transfers To Commercial Banks	Other Misc. Adjusts*		
							Assisted Mergers Of Thrifts	Assisted Mergers With Commercial Banks	Assisted Payouts						
1996	7	1	4	5	-48	-60	-1	0	0	0	-2	-10	-2	1,924	
1995	9	0	1	5	-53	-63	-1	-1	0	0	-3	-15	(1)	2,030	
1994	9	9	1	3	-41	-67	-4	0	0	0	-4	-14	-2	2,152	
1993	6	4	0	0	-50	-61	-1	-1	0	-6	-9	-12	2	2,262	
1992	1	7	0	2	-51	-33	-16	-15	0	-50	-6	-8	-2	2,390	
1991	1	9	0	0	-46	-27	-26	-14	0	-123	-6	-23	1	2,561	
1990	6	21	0	0	-51	-13	-7	-10	-1	-204	0	-14	1	2,815	
1989	6	10	2	0	-43	-5	-7	0	-6	-314	-2	-1	9	3,087	
1988	18	53	13	4	-98	-1	-152	0	-14	0	-17	0	10	3,438	
1987	25	28	10	4	-105	-1	-17	0	-12	0	-20	-2	35	3,622	
1986	55	12	80	11	-61	-1	-29	-1	-10	0	-8	0	3	3,677	
1985	110	2	113	1	-72	-1	-10	0	-9	0	-5	-1	80	3,626	
1984	59	0	1	2	-66	0	-15	0	0	0	-3	-1	25	3,418	

* Can include thrifts that do not report. Refer to Notes for further explanation.

Table SI-3
Number of FDIC-Insured Savings Institutions by Charter Type
 United States, U.S. Territories and Possessions
 December 31, 1984 - December 31, 1996

STATE	1996			1995			1994			1993			1992		
	Federal	State	Total												
Alabama	14	-	14	18	-	18	20	-	20	20	1	21	24	1	25
Alaska	1	1	2	1	1	2	1	1	2	1	1	2	1	1	2
Arizona	2	-	2	2	-	2	1	1	2	1	1	2	1	1	2
Arkansas	14	2	16	15	2	17	14	3	17	16	3	19	14	4	18
California	53	13	66	61	16	77	70	17	87	76	20	96	72	31	103
Colorado	9	6	15	10	6	16	10	6	16	10	6	16	12	7	19
Connecticut	7	50	57	7	52	59	8	55	63	11	57	68	11	59	70
Delaware	4	1	5	3	1	4	3	1	4	3	1	4	4	2	6
District Of Columbia	1	-	1	1	-	1	1	-	1	2	-	2	2	-	2
Florida	53	4	57	65	5	70	72	8	80	66	13	79	70	18	88
Georgia	35	-	35	36	-	36	37	-	37	39	-	39	43	-	43
Hawaii	3	2	5	3	2	5	4	2	6	4	2	6	4	2	6
Idaho	4	-	4	4	-	4	4	-	4	4	-	4	3	-	3
Illinois	76	65	141	83	67	150	94	67	161	98	68	166	107	64	171
Indiana	58	18	76	61	18	79	64	18	82	68	16	84	75	14	89
Iowa	30	-	30	32	-	32	33	-	33	31	-	31	31	-	31
Kansas	20	2	22	20	2	22	22	2	24	23	2	25	16	15	31
Kentucky	45	1	46	50	1	51	51	1	52	53	2	55	54	2	56
Louisiana	19	19	38	20	19	39	20	20	40	17	22	39	15	25	40
Maine	8	20	28	9	20	29	9	21	30	10	21	31	10	21	31
Maryland	68	3	71	75	4	79	78	4	82	79	4	83	81	4	85
Massachusetts	23	185	208	23	186	209	22	190	212	22	202	224	22	205	227
Michigan	24	2	26	30	-	30	31	-	31	32	1	33	33	1	34
Minnesota	22	1	23	21	1	22	22	-	22	24	-	24	24	-	24
Mississippi	11	3	14	12	4	16	13	4	17	14	4	18	18	4	22
Missouri	42	7	49	46	7	53	29	27	56	26	34	60	23	38	61
Montana	10	-	10	9	-	9	9	-	9	9	-	9	9	-	9
Nebraska	12	1	13	13	1	14	13	2	15	13	2	15	14	2	16
Nevada	1	-	1	2	-	2	2	-	2	4	-	4	4	1	5
New Hampshire	6	19	25	5	21	26	6	25	31	5	25	30	4	28	32

Table SI-3
Number of FDIC-Insured Savings Institutions by Charter Type
 United States, U.S. Territories and Possessions
 December 31, 1984 - December 31, 1996

STATE	1996			1995			1994			1993			1992		
	Federal	State	Total												
New Jersey	37	55	92	36	58	94	25	70	95	23	78	101	19	87	106
New Mexico	8	2	10	8	2	10	10	2	12	10	2	12	11	2	13
New York	52	53	105	55	57	112	57	63	120	60	65	125	61	70	131
North Carolina	16	44	60	17	48	65	18	56	74	25	61	86	41	65	106
North Dakota	3	-	3	4	-	4	4	-	4	4	-	4	4	-	4
Ohio	69	90	159	68	92	160	67	100	167	73	99	172	78	105	183
Oklahoma	11	2	13	11	2	13	9	3	12	10	5	15	12	7	19
Oregon	8	1	9	8	2	10	7	2	9	6	2	8	6	3	9
Pennsylvania	48	74	122	51	73	124	51	79	130	57	78	135	54	83	137
Rhode Island	2	4	6	2	4	6	2	4	6	1	4	5	1	5	6
South Carolina	29	5	34	27	6	33	31	6	37	32	6	38	34	5	39
South Dakota	4	1	5	4	2	6	4	2	6	5	2	7	6	3	9
Tennessee	23	1	24	25	-	25	30	-	30	31	1	32	37	1	38
Texas	29	23	52	32	26	58	32	28	60	32	30	62	32	32	64
Utah	-	2	2	1	2	3	2	2	4	2	2	4	3	2	5
Vermont	2	5	7	2	6	8	2	6	8	1	8	9	1	8	9
Virginia	28	3	31	29	3	32	35	3	38	40	3	43	39	5	44
Washington	7	14	21	8	15	23	9	18	27	10	19	29	11	20	31
West Virginia	9	-	9	10	-	10	10	-	10	11	-	11	11	-	11
Wisconsin	17	34	51	17	35	52	18	36	54	21	37	58	22	35	57
Wyoming	4	-	4	4	-	4	4	1	5	5	1	6	5	1	6
United States	1,081	838	1,919	1,156	869	2,025	1,190	956	2,146	1,240	1,011	2,251	1,289	1,089	2,378
Pacific Islands	-	2	2	-	2	2	-	2	2	-	2	2	-	2	2
Puerto Rico	2	-	2	2	-	2	3	-	3	8	-	8	9	-	9
Virgin Islands	1	-	1	1	-	1	1	-	1	1	-	1	1	-	1
Total United States & Other Areas	1,084	840	1,924	1,159	871	2,030	1,194	958	2,152	1,249	1,013	2,262	1,299	1,091	2,390

Table SI-3
Number of FDIC-Insured Savings Institutions by Charter Type
 United States, U.S. Territories and Possessions
 December 31, 1984 - December 31, 1996

STATE	1991			1990			1989			1988			1987		
	Federal	State	Total												
Alabama	26	1	27	29	1	30	31	1	32	36	1	37	35	1	36
Alaska	1	1	2	1	1	2	1	1	2	2	2	4	2	2	4
Arizona	-	1	1	1	1	2	2	4	6	3	8	11	2	10	12
Arkansas	14	4	18	16	4	20	19	5	24	27	9	36	27	10	37
California	73	44	117	73	65	138	58	104	162	66	128	194	69	138	207
Colorado	13	7	20	12	8	20	13	9	22	21	14	35	21	15	36
Connecticut	12	63	75	14	70	84	16	73	89	18	73	91	18	71	89
Delaware	4	2	6	4	2	6	4	2	6	3	3	6	3	3	6
District Of Columbia	2	-	2	3	-	3	4	-	4	5	-	5	6	-	6
Florida	70	24	94	79	35	114	82	48	130	92	53	145	91	58	149
Georgia	50	-	50	62	-	62	65	-	65	71	-	71	69	-	69
Hawaii	4	2	6	4	2	6	4	2	6	4	2	6	4	2	6
Idaho	3	-	3	5	-	5	5	-	5	5	-	5	7	-	7
Illinois	112	68	180	121	74	195	134	85	219	148	99	247	158	106	264
Indiana	77	15	92	81	15	96	86	17	103	89	19	108	92	24	116
Iowa	32	-	32	31	6	37	30	13	43	30	16	46	32	18	50
Kansas	16	17	33	19	17	36	18	21	39	28	27	55	27	28	55
Kentucky	56	2	58	59	2	61	59	3	62	60	3	63	64	3	67
Louisiana	15	29	44	15	32	47	29	33	62	45	48	93	48	48	96
Maine	11	21	32	11	22	33	12	22	34	12	22	34	13	22	35
Maryland	85	5	90	88	5	93	91	9	100	86	11	97	75	20	95
Massachusetts	23	217	240	25	224	249	29	231	260	29	232	261	29	236	265
Michigan	34	2	36	40	2	42	41	2	43	41	5	46	42	8	50
Minnesota	26	-	26	27	-	27	30	-	30	32	-	32	36	-	36
Mississippi	19	4	23	19	7	26	24	10	34	30	12	42	30	12	42
Missouri	24	41	65	25	44	69	27	47	74	30	50	80	31	50	81
Montana	9	-	9	10	-	10	9	1	10	9	1	10	10	1	11
Nebraska	14	3	17	14	3	17	15	4	19	19	5	24	19	4	23
Nevada	4	1	5	3	2	5	3	3	6	3	3	6	2	4	6
New Hampshire	4	29	33	6	36	42	6	40	46	6	41	47	7	37	44

Table SI-3
Number of FDIC-Insured Savings Institutions by Charter Type
 United States, U.S. Territories and Possessions
 December 31, 1984 – December 31, 1996

STATE	1991			1990			1989			1988			1987		
	Federal	State	Total												
New Jersey	20	94	114	21	109	130	23	121	144	27	124	151	28	126	154
New Mexico	11	2	13	12	2	14	16	2	18	22	2	24	22	3	25
New York	62	77	139	70	81	151	80	83	163	80	84	164	81	85	166
North Carolina	59	54	113	64	59	123	68	60	128	71	62	133	68	69	137
North Dakota	4	—	4	5	—	5	6	—	6	6	—	6	6	—	6
Ohio	81	112	193	90	117	207	89	125	214	91	131	222	90	133	223
Oklahoma	14	6	20	20	7	27	23	7	30	28	10	38	41	12	53
Oregon	7	3	10	8	3	11	10	3	13	10	3	13	12	5	17
Pennsylvania	60	91	151	67	96	163	70	102	172	70	108	178	71	107	178
Rhode Island	1	6	7	1	7	8	1	7	8	1	7	8	2	6	8
South Carolina	38	7	45	38	8	46	37	10	47	39	9	48	40	9	49
South Dakota	7	3	10	7	5	12	7	5	12	7	4	11	8	4	12
Tennessee	43	1	44	47	2	49	48	5	53	51	9	60	52	11	63
Texas	35	33	68	43	37	80	47	69	116	58	147	205	68	211	279
Utah	4	2	6	5	3	8	5	5	10	8	5	13	7	6	13
Vermont	1	8	9	1	8	9	1	8	9	1	8	9	1	8	9
Virginia	43	8	51	47	9	56	41	18	59	44	19	63	40	27	67
Washington	12	24	36	17	22	39	20	20	40	22	21	43	22	23	45
West Virginia	12	—	12	15	—	15	16	—	16	16	—	16	18	—	18
Wisconsin	20	41	61	21	44	65	20	49	69	20	53	73	21	55	76
Wyoming	5	1	6	6	1	7	8	1	9	8	2	10	9	2	11
United States	1,372	1,176	2,548	1,502	1,300	2,802	1,583	1,490	3,073	1,730	1,695	3,425	1,776	1,833	3,609
Pacific Islands	—	2	2	—	2	2	—	2	2	—	2	2	—	2	2
Puerto Rico	10	—	10	10	—	10	11	—	11	10	—	10	10	—	10
Virgin Islands	1	—	1	1	—	1	1	—	1	1	—	1	1	—	1
Total United States & Other Areas	1,383	1,178	2,561	1,513	1,302	2,815	1,595	1,492	3,087	1,741	1,697	3,438	1,787	1,835	3,622

Table SI-3
Number of FDIC-Insured Savings Institutions by Charter Type
 United States, U.S. Territories and Possessions
 December 31, 1984 - December 31, 1996

STATE	1986			1985			1984		
	Federal	State	Total	Federal	State	Total	Federal	State	Total
Alabama	35	2	37	35	2	37	34	2	36
Alaska	2	3	5	2	4	6	2	4	6
Arizona	2	12	14	2	12	14	2	8	10
Arkansas	29	10	39	28	11	39	25	14	39
California	66	150	216	65	154	219	54	146	200
Colorado	21	17	38	20	17	37	20	17	37
Connecticut	19	68	87	21	70	91	20	67	87
Delaware	2	4	6	2	4	6	2	4	6
District Of Columbia	6	-	6	6	-	6	7	-	7
Florida	92	59	151	91	53	144	82	42	124
Georgia	67	-	67	65	-	65	65	-	65
Hawaii	3	3	6	3	3	6	3	3	6
Idaho	9	-	9	9	-	9	8	1	9
Illinois	156	111	267	156	113	269	153	120	273
Indiana	91	28	119	88	32	120	87	33	120
Iowa	34	18	52	34	18	52	32	20	52
Kansas	26	32	58	28	31	59	29	33	62
Kentucky	63	4	67	64	4	68	65	4	69
Louisiana	48	54	102	51	55	106	52	57	109
Maine	13	22	35	12	23	35	10	26	36
Maryland	56	40	96	43	51	94	43	15	58
Massachusetts	29	232	261	30	152	182	31	49	80
Michigan	41	9	50	38	13	51	32	21	53
Minnesota	37	-	37	36	1	37	39	1	40
Mississippi	32	13	45	32	13	45	32	13	45
Missouri	32	53	85	32	54	86	30	55	85
Montana	10	1	11	10	1	11	10	1	11
Nebraska	18	5	23	18	5	23	19	5	24
Nevada	2	5	7	1	5	6	1	5	6
New Hampshire	7	32	39	9	28	37	8	29	37

Table SI-3
Number of FDIC-Insured Savings Institutions by Charter Type
 United States, U.S. Territories and Possessions
 December 31, 1984 – December 31, 1996

STATE	1986			1985			1984		
	Federal	State	Total	Federal	State	Total	Federal	State	Total
New Jersey	27	127	154	28	128	156	27	129	156
New Mexico	22	3	25	19	6	25	18	7	25
New York	81	84	165	84	86	170	84	87	171
North Carolina	69	70	139	67	72	139	66	49	115
North Dakota	6	-	6	6	-	6	6	-	6
Ohio	93	138	231	95	151	246	97	121	218
Oklahoma	41	12	53	41	13	54	41	13	54
Oregon	13	8	21	12	9	21	13	9	22
Pennsylvania	71	107	178	74	107	181	73	112	185
Rhode Island	3	6	9	3	6	9	3	7	10
South Carolina	39	10	49	37	10	47	35	11	46
South Dakota	8	4	12	9	4	13	10	4	14
Tennessee	54	10	64	50	12	62	52	14	66
Texas	66	215	281	58	215	273	58	209	267
Utah	5	9	14	5	9	14	5	10	15
Vermont	1	8	9	1	8	9	1	8	9
Virginia	36	31	67	35	33	68	34	33	67
Washington	23	21	44	26	21	47	25	25	50
West Virginia	18	-	18	19	-	19	19	-	19
Wisconsin	21	59	80	21	60	81	21	64	85
Wyoming	9	2	11	10	2	12	10	2	12
United States	1,754	1,911	3,665	1,731	1,881	3,612	1,695	1,709	3,404
Pacific Islands	-	2	2	-	2	2	-	2	2
Puerto Rico	10	-	10	12	-	12	12	-	12
Virgin Islands	-	-	-	-	-	-	-	-	-
Total United States & Other Areas	1,764	1,913	3,677	1,743	1,883	3,626	1,707	1,711	3,418

Table SI-4
Number of FDIC-Insured Savings Institutions Offices at Year End
 December 31, 1984 – December 31, 1996

Year	Offices			Branches		
	Federal	State	Total	Federal	State	Total
1996	9,816	5,306	15,122	8,732	4,466	13,198
1995	10,229	5,248	15,477	9,070	4,377	13,447
1994	10,621	5,491	16,112	9,427	4,533	13,960
1993	11,029	5,850	16,879	9,780	4,837	14,617
1992	11,699	6,071	17,770	10,400	4,980	15,380
1991	12,710	6,854	19,564	11,327	5,676	17,003
1990	14,097	7,513	21,610	12,584	6,211	18,795
1989	14,815	8,842	23,657	13,220	7,350	20,570
1988	15,182	10,014	25,196	13,441	8,317	21,758
1987	14,658	10,598	25,256	12,871	8,763	21,634
1986	14,283	10,707	24,990	12,519	8,794	21,313
1985	14,330	10,276	24,606	12,587	8,393	20,980
1984	13,952	9,759	23,711	12,245	8,048	20,293

Table SI-5
Number of FDIC-Insured Savings Institutions with Branches at Year End
 United States, U.S. Territories and Possessions
 December 31, 1984 – December 31, 1996

Year	Unit			Branching			Total All Savings Institutions
	Federal	State	Total	Federal	State	Total	
1996	288	253	541	796	587	1,383	1,924
1995	297	272	569	862	599	1,461	2,030
1994	296	297	593	898	661	1,559	2,152
1993	305	319	624	944	694	1,638	2,262
1992	307	343	650	992	748	1,740	2,390
1991	331	366	697	1,052	812	1,864	2,561
1990	354	411	765	1,159	891	2,050	2,815
1989	383	463	846	1,212	1,029	2,241	3,087
1988	436	535	971	1,305	1,162	2,467	3,438
1987	432	584	1,016	1,355	1,251	2,606	3,622
1986	435	609	1,044	1,329	1,304	2,633	3,677
1985	436	626	1,062	1,307	1,257	2,564	3,626
1984	416	526	942	1,291	1,185	2,476	3,418

Table SI-6
Number of FDIC-Insured Savings Institutions Offices
 United States, U.S. Territories and Possessions
 December 31, 1984 – December 31, 1996

STATE	1996			1995			1994			1993			1992		
	Federal	State	Total												
Alabama	35	-	35	50	-	50	57	-	57	98	2	100	126	2	128
Alaska	5	2	7	5	2	7	5	2	7	5	2	7	5	2	7
Arizona	11	-	11	11	-	11	5	5	10	4	5	9	3	5	8
Arkansas	104	2	106	109	2	111	109	3	112	108	3	111	87	4	91
California	2,187	146	2,333	2,251	149	2,400	2,475	154	2,629	2,771	216	2,987	2,757	240	2,997
Colorado	42	18	60	50	18	68	48	18	66	41	18	59	79	19	98
Connecticut	109	572	681	92	552	644	114	558	672	137	592	729	138	565	703
Delaware	19	7	26	18	7	25	16	6	22	16	6	22	33	7	40
District Of Columbia	4	-	4	4	-	4	4	-	4	10	-	10	10	-	10
Florida	385	10	395	482	11	493	530	31	561	514	87	601	704	106	810
Georgia	136	-	136	163	-	163	159	-	159	163	-	163	254	-	254
Hawaii	89	23	112	89	23	112	135	23	158	121	23	144	119	23	142
Idaho	20	-	20	20	-	20	20	-	20	20	-	20	18	-	18
Illinois	451	137	588	522	137	659	511	135	646	495	136	631	548	123	671
Indiana	263	42	305	284	40	324	314	38	352	307	35	342	344	27	371
Iowa	149	-	149	158	-	158	152	-	152	138	-	138	138	-	138
Kansas	86	14	100	86	14	100	93	14	107	93	14	107	106	46	152
Kentucky	172	1	173	179	1	180	167	1	168	235	3	238	234	3	237
Louisiana	62	66	128	69	56	125	65	58	123	55	61	116	39	77	116
Maine	33	165	198	31	159	190	26	150	176	29	146	175	29	138	167
Maryland	241	6	247	375	7	382	368	7	375	369	7	376	368	7	375
Massachusetts	108	841	949	105	825	930	80	873	953	81	951	1,032	97	937	1,034
Michigan	420	27	447	432	-	432	491	-	491	494	8	502	479	8	487
Minnesota	137	1	138	135	1	136	143	-	143	147	-	147	150	-	150
Mississippi	91	3	94	99	4	103	98	4	102	80	4	84	79	33	112
Missouri	270	19	289	272	19	291	218	86	304	134	208	342	99	235	334
Montana	61	-	61	60	-	60	58	-	58	55	-	55	56	-	56
Nebraska	184	1	185	178	1	179	165	2	167	157	2	159	150	2	152
Nevada	70	-	70	69	-	69	68	-	68	73	-	73	74	3	77
New Hampshire	41	171	212	38	176	214	36	221	257	25	207	232	22	200	222
New Jersey	265	400	665	261	388	649	228	458	686	231	484	715	174	549	723
New Mexico	23	4	27	23	2	25	29	2	31	27	2	29	29	2	31
New York	575	535	1,110	594	573	1,167	597	520	1,117	623	518	1,141	655	642	1,297

Table SI-6
Number of FDIC-Insured Savings Institutions Offices
 United States, U.S. Territories and Possessions
 December 31, 1984 – December 31, 1996

STATE	1996			1995			1994			1993			1992		
	Federal	State	Total												
North Carolina	70	124	194	101	141	242	94	171	265	138	200	338	240	222	462
North Dakota	130	—	130	128	—	128	237	—	237	212	—	212	194	—	194
Ohio	536	300	836	515	302	817	395	365	760	423	378	801	454	387	841
Oklahoma	81	6	87	80	6	86	60	28	88	76	30	106	89	35	124
Oregon	106	13	119	100	37	137	30	37	67	29	27	56	35	26	61
Pennsylvania	442	448	890	458	398	856	392	431	823	441	440	881	381	474	855
Rhode Island	5	75	80	5	90	95	5	107	112	2	79	81	29	66	95
South Carolina	193	10	203	186	12	198	208	10	218	258	9	267	281	7	288
South Dakota	36	1	37	28	16	44	29	11	40	31	11	42	37	13	50
Tennessee	95	2	97	120	—	120	148	—	148	139	1	140	188	1	189
Texas	466	176	642	479	190	669	475	184	659	370	173	543	515	176	691
Utah	—	8	8	5	8	13	16	8	24	15	8	23	13	8	21
Vermont	26	36	62	26	42	68	17	40	57	14	42	56	14	41	55
Virginia	299	7	306	199	5	204	302	5	307	335	5	340	348	9	357
Washington	135	616	751	135	559	694	292	450	742	263	429	692	281	328	609
West Virginia	26	—	26	37	—	37	38	—	38	39	—	39	39	—	39
Wisconsin	308	262	570	299	266	565	282	263	545	269	266	535	238	261	499
Wyoming	10	—	10	10	—	10	10	3	13	25	3	28	25	3	28
United States	9,812	5,297	15,109	10,225	5,239	15,464	10,614	5,482	16,096	10,935	5,841	16,776	11,604	6,062	17,666
Pacific Islands	—	9	9	—	9	9	—	9	9	—	9	9	—	9	9
Puerto Rico	3	—	3	3	—	3	6	—	6	93	—	93	94	—	94
Virgin Islands	1	—	1	1	—	1	1	—	1	1	—	1	1	—	1
Total United States & Other Areas	9,816	5,306	15,122	10,229	5,248	15,477	10,621	5,491	16,112	11,029	5,850	16,879	11,699	6,071	17,770

Table SI-6
Number of FDIC-Insured Savings Institutions Offices
 United States, U.S. Territories and Possessions
 December 31, 1984 - December 31, 1996

STATE	1991			1990			1989			1988			1987		
	Federal	State	Total												
Alabama	139	2	141	222	2	224	224	2	226	261	2	263	244	2	246
Alaska	5	2	7	5	1	6	5	1	6	14	3	17	14	3	17
Arizona	-	5	5	1	5	6	164	45	209	165	200	365	126	191	317
Arkansas	71	4	75	81	4	85	98	5	103	204	14	218	205	17	222
California	2,971	309	3,280	2,982	436	3,418	2,768	842	3,610	2,489	1,141	3,630	2,334	1,349	3,683
Colorado	111	18	129	110	19	129	127	22	149	167	43	210	167	55	222
Connecticut	108	614	722	121	634	755	123	632	755	125	604	729	125	552	677
Delaware	31	8	39	35	8	43	37	8	45	32	10	42	31	10	41
District Of Columbia	10	-	10	25	-	25	41	-	41	42	-	42	67	-	67
Florida	787	115	902	909	226	1,135	1,041	413	1,454	1,086	427	1,513	1,064	426	1,490
Georgia	328	-	328	394	-	394	418	-	418	437	-	437	411	-	411
Hawaii	113	23	136	109	24	133	108	24	132	107	23	130	105	23	128
Idaho	19	-	19	32	-	32	32	-	32	28	-	28	36	-	36
Illinois	566	122	688	649	147	796	723	169	892	749	209	958	810	248	1,058
Indiana	341	27	368	361	27	388	362	35	397	349	42	391	354	51	405
Iowa	137	-	137	165	23	188	249	58	307	214	77	291	195	94	289
Kansas	105	50	155	113	50	163	108	65	173	170	86	256	153	87	240
Kentucky	240	3	243	251	3	254	247	4	251	232	4	236	243	4	247
Louisiana	37	126	163	36	154	190	84	151	235	140	214	354	151	187	338
Maine	29	138	167	27	162	189	31	157	188	31	151	182	41	146	187
Maryland	431	8	439	443	8	451	481	12	493	468	24	492	440	46	486
Massachusetts	98	997	1,095	107	993	1,100	194	1,007	1,201	184	978	1,162	159	938	1,097
Michigan	499	8	507	554	8	562	575	8	583	570	16	586	591	25	616
Minnesota	160	-	160	161	-	161	218	-	218	261	-	261	277	-	277
Mississippi	82	48	130	80	53	133	94	68	162	127	70	197	125	68	193
Missouri	90	253	343	153	264	417	187	263	450	211	274	485	186	267	453
Montana	57	-	57	57	-	57	57	1	58	48	1	49	53	1	54
Nebraska	181	6	187	201	6	207	203	10	213	225	11	236	246	10	256
Nevada	80	3	83	60	23	83	57	28	85	55	26	81	28	53	81
New Hampshire	22	224	246	42	184	226	41	169	210	39	162	201	40	125	165
New Jersey	241	690	931	243	776	1,019	249	833	1,082	363	830	1,193	382	802	1,184
New Mexico	29	2	31	36	2	38	68	2	70	125	2	127	120	12	132
New York	689	702	1,391	739	773	1,512	983	765	1,748	1,009	733	1,742	988	718	1,706

Table SI-6
Number of FDIC-Insured Savings Institutions Offices
 United States, U.S. Territories and Possessions
 December 31, 1984 - December 31, 1996

STATE	1991			1990			1989			1988			1987		
	Federal	State	Total	Federal	State	Total	Federal	State	Total	Federal	State	Total			
North Carolina	328	191	519	359	213	572	396	236	632	389	236	625	352	254	606
North Dakota	140	-	140	142	-	142	99	-	99	98	-	98	83	-	83
Ohio	470	508	978	551	572	1,123	573	611	1,184	568	638	1,206	573	636	1,209
Oklahoma	91	37	128	143	36	179	156	28	184	178	30	208	237	35	272
Oregon	36	29	65	181	14	195	219	15	234	189	15	204	198	27	225
Pennsylvania	405	537	942	486	564	1,050	596	633	1,229	614	682	1,296	598	666	1,264
Rhode Island	29	80	109	29	84	113	36	63	99	37	61	98	69	28	97
South Carolina	292	10	302	293	14	307	287	26	313	291	21	312	291	22	313
South Dakota	49	13	62	50	16	66	51	16	67	45	6	51	50	6	56
Tennessee	245	1	246	270	3	273	273	9	282	272	14	286	263	19	282
Texas	641	198	839	704	230	934	544	464	1,008	575	910	1,485	335	1,392	1,727
Utah	58	10	68	74	14	88	74	41	115	139	38	177	129	50	179
Vermont	14	40	54	15	43	58	15	43	58	14	41	55	11	35	46
Virginia	425	24	449	559	29	588	445	166	611	442	160	602	384	168	552
Washington	274	356	630	307	332	639	234	313	547	264	326	590	215	304	519
West Virginia	46	-	46	72	-	72	75	-	75	74	-	74	84	-	84
Wisconsin	222	303	525	216	326	542	155	371	526	91	449	540	97	436	533
Wyoming	24	3	27	29	1	30	39	1	40	33	3	36	41	3	44
United States	12,596	6,847	19,443	13,984	7,506	21,490	14,664	8,835	23,499	15,040	10,007	25,047	14,521	10,591	25,112
Pacific Islands	-	7	7	-	7	7	-	7	7	-	7	7	-	7	7
Puerto Rico	113	-	113	112	-	112	150	-	150	141	-	141	136	-	136
Virgin Islands	1	-	1	1	-	1	1	-	1	1	-	1	1	-	1
Total United States & Other Areas	12,710	6,854	19,564	14,097	7,513	21,610	14,815	8,842	23,657	15,182	10,014	25,196	14,658	10,598	25,256

Table SI-6
Number of FDIC-Insured Savings Institutions Offices
 United States, U.S. Territories and Possessions
 December 31, 1984 – December 31, 1996

STATE	1986			1985			1984		
	Federal	State	Total	Federal	State	Total	Federal	State	Total
Alabama	232	8	240	229	8	237	237	8	245
Alaska	13	4	17	12	6	18	12	6	18
Arizona	106	178	284	104	170	274	106	172	278
Arkansas	237	17	254	225	18	243	216	23	239
California	2,145	1,382	3,527	2,219	1,309	3,528	2,132	1,300	3,432
Colorado	157	100	257	153	102	255	163	112	275
Connecticut	144	508	652	159	501	660	156	487	643
Delaware	30	11	41	31	11	42	31	11	42
District Of Columbia	60	-	60	57	-	57	64	-	64
Florida	1,143	461	1,604	1,212	406	1,618	1,186	283	1,469
Georgia	398	-	398	377	-	377	375	-	375
Hawaii	73	25	98	75	27	102	75	27	102
Idaho	57	-	57	59	-	59	54	4	58
Illinois	814	251	1,065	808	263	1,071	793	277	1,070
Indiana	345	57	402	328	69	397	322	70	392
Iowa	209	94	303	205	104	309	192	116	308
Kansas	155	119	274	161	106	267	158	111	269
Kentucky	237	5	242	259	5	264	267	5	272
Louisiana	142	239	381	131	239	370	125	241	366
Maine	40	140	180	36	142	178	23	152	175
Maryland	364	194	558	287	155	442	283	109	392
Massachusetts	152	883	1,035	171	676	847	171	313	484
Michigan	578	29	607	566	47	613	505	98	603
Minnesota	258	-	258	223	1	224	279	1	280
Mississippi	118	73	191	144	46	190	140	33	173
Missouri	186	272	458	196	290	486	193	286	479
Montana	52	1	53	53	1	54	53	1	54
Nebraska	217	11	228	222	9	231	221	15	236
Nevada	28	57	85	26	58	84	26	57	83
New Hampshire	34	107	141	41	93	134	32	100	132
New Jersey	376	788	1,164	411	792	1,203	382	787	1,169
New Mexico	121	12	133	105	18	123	85	23	108
New York	1,060	634	1,694	1,033	658	1,691	1,019	656	1,675

Table SI-6
Number of FDIC-Insured Savings Institutions Offices
 United States, U.S. Territories and Possessions
 December 31, 1984 - December 31, 1996

STATE	1986			1985			1984		
	Federal	State	Total	Federal	State	Total	Federal	State	Total
North Carolina	333	243	576	315	154	469	315	151	466
North Dakota	87	-	87	92	-	92	93	-	93
Ohio	622	574	1,196	661	650	1,311	667	615	1,282
Oklahoma	240	32	272	239	36	275	230	32	262
Oregon	208	52	260	196	63	259	209	60	269
Pennsylvania	584	629	1,213	579	609	1,188	530	618	1,148
Rhode Island	76	39	115	75	38	113	49	57	106
South Carolina	281	25	306	263	23	286	252	25	277
South Dakota	47	6	53	50	6	56	52	6	58
Tennessee	262	14	276	253	17	270	245	22	267
Texas	271	1,462	1,733	244	1,418	1,662	246	1,261	1,507
Utah	29	122	151	29	145	174	30	178	208
Vermont	11	34	45	11	33	44	11	32	43
Virginia	349	172	521	350	155	505	326	163	489
Washington	257	185	442	292	181	473	267	205	472
West Virginia	87	-	87	92	-	92	93	-	93
Wisconsin	97	448	545	97	408	505	90	440	530
Wyoming	40	3	43	46	3	49	48	3	51
United States	14,162	10,700	24,862	14,202	10,269	24,471	13,829	9,752	23,581
Pacific Islands	-	7	7	-	7	7	-	7	7
Puerto Rico	121	-	121	128	-	128	123	-	123
Virgin Islands	-	-	0	-	-	0	-	-	0
Total United States & Other Areas	14,283	10,707	24,990	14,330	10,276	24,606	13,952	9,759	23,711

Table SI-7
Income, Expense, and Net Income of FDIC-Insured Savings Institutions
 Calendar Years 1984 - 1996
 (Dollar amounts in millions)

Year	Number of Institutions	Total Interest Income	Total Interest Expense	Net Interest Income	Total Noninterest Income	Total Noninterest Expense	Provision For Loan & Lease Losses	Pre-tax Net Operating Income	Securities Gains (Losses)	Applicable Income Taxes	Net Extra-ordinary Items	Net Income
1996	1,924	72,287	42,178	30,110	7,509	25,694	2,502	9,423	901	3,070	(247)	7,008
1995	2,030	70,995	42,529	28,466	7,121	21,835	2,117	11,635	463	4,159	(321)	7,619
1994	2,152	63,470	33,411	30,059	6,123	23,231	2,481	10,470	94	3,780	(423)	6,362
1993	2,262	66,138	34,518	31,620	6,416	24,898	4,312	8,826	1,879	3,858	(4)	6,844
1992	2,390	77,775	45,933	31,842	6,327	25,282	5,184	7,703	2,442	3,759	305	6,691
1991	2,561	97,992	69,757	28,235	6,674	26,549	7,004	1,355	2,181	2,811	144	869
1990	2,815	117,339	91,041	26,298	7,329	28,506	9,271	(4,158)	703	1,362	97	(4,719)
1989	3,087	134,192	109,584	24,608	9,581	30,804	9,662	(6,277)	1,844	1,184	34	(5,582)
1988	3,438	126,899	101,170	25,729	9,768	29,769	9,674	(3,902)	2,087	2,959	47	(4,727)
1987	3,622	119,988	94,213	25,775	11,523	31,907	9,627	(4,248)	2,720	3,891	78	(5,341)
1986	3,677	119,846	97,085	22,762	13,095	36,563	272	(943)	7,930	4,308	156	2,836
1985	3,626	118,684	101,470	17,214	12,142	26,886	180	2,289	5,814	2,668	96	5,531
1984	3,418	108,170	99,124	9,046	11,442	20,919	68	(499)	2,550	915	19	1,153

Table SI-8
Interest Income of FDIC-Insured Savings Institutions
 Calendar Years 1984 - 1996
 (Dollar amounts in millions)

Year	Interest Income on Loans & Leases			Other Interest Income				Total	Total Interest Income
	Loans	Leases	Total	Securities	Trading Account Assets*	Federal Funds Sold & Securities Purchased*	Balances Due From Depository Institutions		
1996	53,282	35	53,317	18,583	9	291	87	18,970	72,287
1995	51,635	43	51,678	18,916	33	270	98	19,317	70,995
1994	46,155	36	46,191	16,760	279	154	84	17,278	63,470
1993	49,831	35	49,867	15,745	300	142	85	16,272	66,138
1992	59,085	41	59,126	18,134	230	188	97	18,649	77,775
1991	74,087	54	74,141	23,315	79	335	121	23,851	97,992
1990	88,765	79	88,844	27,653	102	555	190	28,495	117,339
1989	98,349	77	98,426	34,904	15	577	270	35,766	134,192
1988	92,060	NA	92,060	34,221	14	386	219	34,839	126,899
1987	86,814	NA	86,814	32,602	11	378	184	33,175	119,988
1986	90,099	NA	90,099	29,095	19	434	199	29,747	119,846
1985	89,547	NA	89,547	28,779	NA	358	NA	29,137	118,684
1984	79,397	NA	79,397	28,397	NA	376	0	28,772	108,170

* Refer to Notes for further explanation.

NA Not Available

Table SI-9
Interest Expense of FDIC-Insured Savings Institutions
 Calendar Years 1984 - 1996
 (Dollar amounts in millions)

Year	Interest on Deposits	Other Interest Expense					Total Interest Expense
		Federal Funds Purchased & Securities Sold	Borrowed Money	Subordinated Notes & Debentures	Advances From FHLBank	Total	
1996	31,256	675	4,819	215	5,213	10,922	42,178
1995	31,965	671	4,925	241	4,727	10,564	42,529
1994	25,888	364	3,035	227	3,897	7,523	33,411
1993	28,475	137	2,247	276	3,384	6,044	34,518
1992	39,208	188	2,448	318	3,772	6,725	45,933
1991	58,555	326	4,645	407	5,823	11,202	69,757
1990	72,938	655	8,587	475	8,383	18,103	91,041
1989	82,938	794	13,791	579	11,481	26,645	109,584
1988	78,415	717	11,550	553	9,936	22,756	101,170
1987	74,026	608	9,957	537	9,085	20,187	94,213
1986	80,338	305	7,214	407	8,752	16,747	97,085
1985	86,506	268	6,026	271	8,399	14,964	101,470
1984	85,625	266	5,829	155	7,250	13,499	99,124

Table SI-10
Noninterest Income and Noninterest Expense of FDIC-Insured Savings Institutions
 Calendar Years 1984 - 1996
 (Dollar amounts in millions)

Year	Noninterest Income			Noninterest Expense				Memo: Amortization Of Intangibles
	Fee Income	Other Noninterest Income	Total	Employee Salaries & Benefits	Occupancy Expenses	All Other	Total	
1996	4,848	2,661	7,509	10,141	4,099	11,454	25,694	746
1995	5,033	2,089	7,121	9,586	4,006	8,242	21,835	777
1994	4,838	1,285	6,123	9,756	3,968	9,507	23,231	804
1993	4,741	1,675	6,416	9,964	4,080	10,854	24,898	947
1992	4,745	1,582	6,327	9,632	4,281	11,369	25,282	903
1991	5,336	1,337	6,674	9,872	4,574	12,103	26,549	1,083
1990	5,071	2,258	7,329	10,824	5,058	12,625	28,506	1,720
1989	6,552	3,029	9,581	11,497	5,368	13,939	30,804	3,011
1988	7,705	2,063	9,768	11,938	5,477	12,355	29,769	1,309
1987	9,403	2,120	11,523	12,047	5,311	14,549	31,907	1,462
1986	9,961	3,134	13,095	10,866	4,863	20,834	36,563	1,409
1985	8,692	3,450	12,142	9,279	4,219	13,388	26,886	1,174
1984	8,227	3,215	11,442	7,898	3,643	9,378	20,919	911

Table SI-11
Charge-offs and Recoveries on Loans and Leases, Cash Dividends Declared
Number of Employees and Number of Institutions, FDIC-Insured Savings Institutions
 Calendar Years 1984 - 1996
 (Dollar amounts in millions)

Year	Loan and Lease Charge-offs	Loan and Lease Recoveries	Net Loan and Lease Charge-offs*	Cash Dividends Declared (Preferred)	Cash Dividends Declared (Common)	Total Cash Dividends Declared	Number of Employees*	Number of Institutions
1996	2,524	414	2,110	201	5,603	5,805	252,759	1,924
1995	2,567	415	2,153	205	3,879	4,084	250,261	2,030
1994	3,539	454	3,085	209	2,389	2,598	261,457	2,152
1993	4,512	484	4,028	92	2,201	2,293	286,592	2,262
1992	4,334	432	3,902	64	2,046	2,111	295,828	2,390
1991	5,244	433	4,811	45	1,778	1,823	305,279	2,561
1990	5,494	381	5,113	51	1,237	1,288	345,279	2,815
1989	1,220	70	1,149	129	1,436	1,566	73,669	3,087
1988	424	47	377	174	1,217	1,391	76,333	3,438
1987	250	40	209	141	1,174	1,315	73,124	3,622
1986	169	28	141	84	641	726	64,673	3,677
1985	116	18	98	51	421	472	55,015	3,626
1984	69	25	44	41	416	457	46,552	3,418

* Refer to Notes for further explanation

Table SI-12
Assets of FDIC—Insured Savings Institutions
 December 31, 1984 – December 31, 1996
 (Dollar amounts in millions)

Year	Number of Institutions	Cash	Securities	Total Loans & Leases	Reserve For Loan & Lease Losses	Net Loans & Leases	Other Earning Assets*	Bank Premises & Equipment	Other Real Estate	Intangible Assets	All Other Assets	Total Assets
1996	1,924	23,616	262,383	688,856	7,481	681,375	11,103	11,149	3,004	8,084	27,477	1,028,192
1995	2,030	26,784	288,582	655,216	7,307	647,908	11,871	10,784	3,473	6,864	29,475	1,025,742
1994	2,152	25,189	290,276	642,787	7,726	635,061	6,740	11,002	4,831	5,746	29,723	1,008,568
1993	2,262	31,259	275,773	635,042	8,662	626,380	12,365	11,119	8,420	5,976	29,599	1,000,891
1992	2,390	34,764	267,585	656,828	8,911	647,917	13,751	11,469	15,870	7,261	31,598	1,030,214
1991	2,561	36,453	252,942	733,603	9,537	724,066	14,733	12,400	22,209	10,870	39,327	1,113,002
1990	2,815	39,978	285,420	821,937	9,655	812,282	16,199	13,971	27,822	14,304	49,201	1,259,178
1989	3,087	22,301	358,114	923,923	8,113	915,810	5,885	16,006	27,294	18,642	63,460	1,427,512
1988	3,438	25,888	431,027	1,006,094	10,548	995,546	3,758	17,449	33,155	27,474	72,191	1,606,489
1987	3,622	23,317	421,685	924,205	12,556	911,649	3,527	16,295	28,803	29,639	67,196	1,502,111
1986	3,677	25,326	367,276	869,049	9,092	859,957	4,569	14,946	21,809	27,051	65,933	1,386,866
1985	3,626	19,660	298,591	825,907	5,146	820,762	4,124	13,821	15,469	27,765	62,462	1,262,654
1984	3,418	17,077	288,205	737,658	3,194	734,464	3,098	12,643	10,508	25,803	52,448	1,144,247

* Refer to Notes for further explanation

Table SI-13
Securities of FDIC-Insured Savings Institutions
 December 31, 1984 – December 31, 1996
 (Dollar amounts in millions)

Year	U.S. Treasury*	U.S. Agencies & Corporations*	U.S. Treasury, Agencies & Corporations*	States & Political Subdivisions	Other Debt Securities	Equity Securities	Less: Contra Accounts	Less: Trading Accounts*	Total Securities (Book Value)	Memo: Mortgage Backed Securities
1996	10,230	49,223	212,836	2,068	39,411	8,657	(358)	947	262,383	193,079
1995	18,414	213,394	231,809	1,947	47,423	7,473	(537)	608	288,582	215,660
1994	26,939	207,543	234,481	1,940	47,258	6,416	(596)	415	290,276	214,009
1993	26,659	189,302	215,961	2,003	50,618	7,969	(1,121)	1,899	275,773	198,641
1992	32,410	177,044	209,454	1,908	50,815	6,132	(637)	1,361	267,585	184,473
1991	24,280	168,706	192,986	2,280	53,030	5,797	(33)	1,185	252,942	179,398
1990	24,534	196,386	220,920	2,481	57,817	6,474	1,747	525	285,420	193,121
1989	5,520	24,736	226,439	1,394	122,787	8,937	1,444	NA	358,114	215,071
1988	NA	NA	279,209	1,497	141,745	9,169	593	NA	431,027	252,309
1987	NA	NA	294,738	1,568	119,625	6,125	371	NA	421,685	247,625
1986	NA	NA	231,201	1,701	128,560	5,979	165	NA	367,276	182,854
1985	NA	NA	180,881	1,788	111,545	4,460	84	NA	298,591	120,506
1984	NA	NA	180,814	1,529	103,667	2,263	69	NA	288,205	116,748

* Refer to Notes for further explanation.

NA Not Available

Table SI-14
Loans and Leases of FDIC-Insured Savings Institutions
 December 31, 1984 - December 31, 1996
 (Dollar amounts in millions)

Year	Secured by Real Estate	To Financial Institutions*	Agricultural Production*	Commercial & Industrial	To Individuals	State & Political Subdivisions*	All Other Loans	Lease Financing Receivables	Less: Unearned Income	Less: Other Contras*	Total Loans & Leases	Reserve for Loan & Lease Losses	Net Loans & Leases
1996	637,314	122	135	14,848	44,939	99	315	1,326	258	9,984	688,856	7,481	681,375
1995	609,955	249	54	12,243	40,421	89	342	885	293	8,729	655,216	7,307	647,908
1994	602,917	32	43	9,889	38,577	128	279	745	322	9,500	642,787	7,726	635,061
1993	595,433	63	38	9,825	37,568	102	251	701	356	8,585	635,042	8,662	626,380
1992	616,095	180	20	12,038	36,638	97	346	612	360	8,836	656,828	8,911	647,917
1991	678,083	746	8	22,930	40,694	135	820	671	412	10,072	733,603	9,537	724,066
1990	755,717	407	13	31,258	47,945	231	425	943	561	14,441	821,937	9,655	812,282
1989	846,902	515	13	40,731	58,293	239	435	1,386	632	23,958	923,923	8,113	915,810
1988	922,815	NA	NA	44,920	68,121	214	1,177	1,396	732	31,817	1,006,094	10,548	995,546
1987	852,444	NA	NA	34,028	69,899	208	1,164	1,376	643	34,272	924,205	12,556	911,649
1986	805,443	NA	NA	32,817	64,104	150	1,969	1,689	496	36,627	869,049	9,092	859,957
1985	785,048	604	6	24,418	57,686	NA	633	1,612	465	43,635	825,907	5,146	820,762
1984	720,471	649	5	16,715	44,163	NA	425	1,095	827	45,037	737,658	3,194	734,464

* See Note for further explanation.

NA Not Available

Table SI-15
Real Estate Loans of FDIC-Insured Savings Institutions
 December 31, 1984 - December 31, 1996
 (Dollar amounts in millions)

Year	Construction and Land Development	1-4 Family Residential Properties	Multifamily Residential Properties	Non-Residential Properties	Total Real Estate Loans	Memo:	
						Contra Accounts	Home Equity Loans
1996	25,429	502,169	59,530	50,186	637,314	4,412	18,272
1995	21,723	477,715	59,922	50,596	609,955	4,418	18,735
1994	20,023	467,893	62,673	52,328	602,917	4,895	17,391
1993	19,026	455,760	64,282	56,366	595,433	5,609	17,765
1992	19,441	469,251	66,109	61,294	616,095	5,724	20,289
1991	26,571	506,432	70,586	74,495	678,083	5,607	22,965
1990	44,403	544,269	77,448	89,598	755,717	5,541	24,369
1989	65,907	592,339	83,832	104,825	846,902	4,837	21,614
1988	88,164	625,568	92,083	116,999	922,815	7,776	11,639
1987	89,930	561,131	89,260	112,122	852,444	9,989	NA
1986	96,384	528,476	79,331	101,253	805,443	7,330	NA
1985	64,535	542,636	88,192	89,684	785,048	4,312	NA
1984	25,141	517,786	76,199	101,344	720,471	2,841	NA

Table SI-16
Loans to Individuals of FDIC-Insured Savings Institutions
 December 31, 1984 – December 31, 1996
 (Dollar amounts in millions)

Year	Credit Card & Related Plans	Home Improvement Loans	All Other	Total
1996	10,315	2,697	31,927	44,939
1995	8,449	2,275	29,697	40,421
1994	9,164	2,353	27,061	38,577
1993	10,385	1,853	25,330	37,568
1992	9,653	1,945	25,040	36,638
1991	8,402	2,390	29,902	40,694
1990	8,343	3,031	36,571	47,945
1989	7,308	3,990	46,995	58,293
1988	8,755	4,404	54,961	68,121
1987	12,483	4,560	52,856	69,899
1986	8,385	5,135	50,583	64,104
1985	5,245	6,273	46,168	57,686
1984	2,914	6,940	34,309	44,163

Table SI-17
Liabilities and Capital of FDIC-Insured Savings Institutions
 December 31, 1984 - December 31, 1996
 (Dollar amounts in millions)

Year	Number of Institutions	Liabilities				Total Liabilities	Equity					Total Liabilities & Capital	
		Total Deposits	Borrowed Funds	Subordinated Notes	Other Liabilities		Perpetual Preferred Stock	Common Stock	Surplus	Undivided Profits	FDIC Net Worth Certificates		Total Capital
1996	1,924	727,994	200,927	2,401	11,061	942,382	1,482	1,239	38,495	44,594	NA	85,810	1,028,192
1995	2,030	741,907	182,508	2,581	12,692	939,688	1,585	1,346	36,926	46,196	NA	86,054	1,025,742
1994	2,152	737,180	178,359	2,395	10,699	928,633	1,675	1,605	34,002	42,653	NA	79,935	1,008,568
1993	2,262	774,157	134,007	2,533	11,772	922,470	1,608	1,589	32,034	43,190	0	78,421	1,000,891
1992	2,390	828,353	113,431	3,056	11,025	955,865	1,469	1,610	30,146	41,125	0	74,350	1,030,214
1991	2,561	906,681	120,910	3,524	13,258	1,044,374	1,699	1,760	30,094	35,023	52	68,628	1,113,002
1990	2,815	987,142	183,580	4,331	16,590	1,191,643	1,601	1,935	30,916	32,916	166	67,535	1,259,178
1989	3,087	1,081,417	249,159	4,675	22,890	1,358,141	1,573	2,401	31,480	33,680	236	69,371	1,427,512
1988	3,438	1,193,134	317,230	5,504	24,622	1,540,490	1,914	3,007	33,374	27,371	331	65,997	1,606,488
1987	3,622	1,137,819	283,932	4,948	21,654	1,448,353	992	2,788	29,524	20,101	350	53,754	1,502,107
1986	3,677	1,083,167	219,081	4,580	24,261	1,331,088	497	2,525	25,637	26,602	512	55,773	1,386,861
1985	3,626	1,022,739	171,822	3,303	20,001	1,217,865	544	1,496	15,745	26,435	563	44,781	1,262,647
1984	3,418	944,733	146,714	2,123	15,611	1,109,181	395	1,119	10,944	22,139	468	35,066	1,144,247

Table SI-18
Deposits of FDIC-Insured Savings Institutions at Year End
 December 31, 1984 - December 31, 1996
 (Dollar amounts in millions)

Year	Total Deposits	Memo:			
		Demand	Time (Over \$100K)	IRA's & Keogh's	Brokered Deposits
1996	727,994	33,065	86,400	73,036	10,994
1995	741,907	29,956	80,773	77,886	9,497
1994	737,180	25,702	70,903	78,621	8,021
1993	774,157	27,413	72,538	82,463	6,069
1992	828,353	22,060	75,282	91,041	11,912
1991	906,681	18,595	82,870	98,513	16,732
1990	987,142	17,394	100,733	100,245	34,297
1989	1,081,417	18,938	130,902	100,272	59,983
1988	1,193,134	5,709	151,569	99,606	80,230
1987	1,137,819	4,925	141,817	88,556	69,183
1986	1,083,167	5,059	128,899	79,441	46,728
1985	1,022,739	2,465	110,908	66,171	43,370
1984	944,733	1,856	116,292	50,133	1,181

Table SI-19
Interest Bearing Assets and Liabilities of FDIC-Insured Savings Institutions
 December 31, 1984 - December 31, 1996
 (Dollar amounts in millions)

Year	Interest Bearing Assets					Total Interest Bearing Assets	Interest Bearing Liabilities						Total Interest Bearing Liabilities
	Interest Bearing Balances	Securities	Net Loans & Leases	Federal Funds Sold*	Trading Account Assets*		Interest Bearing Deposits*	Federal Funds Purchased	Advances From FHLBank	Demand Notes & Other Borrowings	Sub- ordinated Notes	FDIC Net Worth Certificates	
1996	8,495	262,383	681,375	10,102	1,001	963,357	716,825	52,599	103,095	148,328	2,401	NA	1,023,247
1995	10,606	288,582	647,908	11,228	644	958,968	731,653	55,288	85,143	127,220	2,581	NA	1,001,886
1994	9,857	290,276	635,061	6,179	561	941,935	727,930	52,809	88,861	125,550	2,395	NA	997,545
1993	15,586	275,773	626,380	10,060	2,305	930,104	764,785	33,767	76,035	100,240	2,533	0	977,362
1992	18,955	267,585	647,917	12,230	1,520	948,208	801,071	26,585	64,058	86,846	3,056	0	981,616
1991	20,911	252,942	724,066	13,431	1,302	1,012,652	882,424	25,964	66,483	94,947	3,524	52	1,073,393
1990	22,652	285,420	812,282	15,081	1,119	1,136,554	965,031	46,966	93,396	136,614	4,331	166	1,246,505
1989	2,523	358,114	915,810	5,580	305	1,282,332	1,059,825	63,331	116,676	185,828	4,675	236	1,430,571
1988	4,064	431,027	995,546	3,633	126	1,434,394	1,183,742	100,365	138,326	216,866	5,504	331	1,645,133
1987	3,158	421,685	911,649	3,430	97	1,340,018	1,129,326	94,921	121,014	189,011	4,948	350	1,539,570
1986	3,488	367,276	859,957	4,461	107	1,235,289	1,074,597	67,979	102,420	151,101	4,580	512	1,401,189
1985	NA	298,591	820,762	4,124	NA	1,123,477	1,015,340	51,531	85,810	120,291	3,303	563	1,276,839
1984	NA	288,205	734,464	3,098	NA	1,025,769	938,077	51,959	72,403	94,755	2,123	468	1,159,785

* Refer to Notes for further explanation.

NA Not Available

Table SI-20
**Past Due and Nonaccrual Loans and Leases
of FDIC-Insured Savings Institutions**
December 31, 1984 - December 31, 1996
(Dollar amounts in millions)

Year	Loans and Leases Past Due			Nonaccrual Loans & Leases*	Noncurrent Loans & Leases
	30-89 Days*	90 Days or More*	Total*		
1996	9,220	963	10,183	7,917	8,880
1995	9,294	1,111	10,405	8,069	9,179
1994	8,579	947	9,526	8,572	9,519
1993	9,932	999	10,931	12,330	13,329
1992	12,456	1,326	13,782	15,665	16,991
1991	17,384	2,711	20,095	21,451	24,162
1990	20,356	3,571	23,927	21,500	25,071
1989	4,636	1,049	5,685	4,368	35,254
1988	3,598	777	4,375	2,098	39,303
1987	2,848	598	3,445	952	43,255
1986	2,661	538	3,198	705	37,449
1985	NA	NA	NA	NA	23,979
1984	NA	NA	NA	NA	15,260

* Refer to Notes for further details.

*Notes to Table SI-1
Number of FDIC-Insured Savings Institutions at Year End
By Regulatory Agent and Insurance Fund
December 31, 1984 - December 31, 1996*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Significant Events

1984

Deposit insurance for mutual savings banks (savings banks with no capital stock that accept only, with a few exceptions, savings deposits and whose earnings inure to the benefit of the depositor). These banks include those operating under special state banking codes applicable to mutual savings banks and all guaranty savings banks in New Hampshire and all insured savings banks in Massachusetts.

Deposit insurance for all savings and loan associations and all federally insured savings banks not insured by the FDIC provided by the Federal Savings and Loan Insurance Corporation (FSLIC).

1989

Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) passed. FIRREA created and funded a government agency, the Resolution Trust Corporation (RTC) to manage and dispose of, either through sale or liquidation, any failed savings institution transferred from OTS through September 30, 1993. FIRREA specified that any funds needed to protect the depositors of these failed savings institutions would be publicly provided until the termination of the RTC on December 31, 1996. Additionally, FIRREA specified that the FDIC would be the sole insurer of all financial institutions, and that institutions would acquire deposit insurance through either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) depending upon their charter. The SAIF replaced the FSLIC insurance fund. Further, FIRREA specified that any acquisition of deposits insured by a fund other than the acquiring institution's must

NOTES

maintain a percentage in both insurance funds equivalent to the membership percentage at the date of acquisition. Regulatory supervision continued to be provided by the FDIC and the OTS depending upon the charter of the institution.

1993-1995

The RTC Completion Act extends the RTC's responsibility to accept failed savings institutions from OTS through July 1, 1995 and terminates the RTC on December 31, 1995. Funding for future failures of savings institutions to be borne by either the BIF or SAIF.

1996-present

The Deposit Insurance Fund Act of 1996 (DIFA) was passed at the end of the third quarter and included a one-time special assessment on institutions with SAIF insurance that cost the industry \$3.5 billion. The DIFA was part of the Economic Growth and Regulatory Paper Reduction Act of 1996. This act relaxed the Qualified Thrift Lender test by increasing the amount of consumer-oriented loans, such as credit card loans, that can be counted as qualifying assets. This act also raised the allowable percentage of loans to commercial borrowers to 20 percent, where amounts in excess of 10 percent must be made up of loans to small businesses. Earlier in the year, the Small Business Job Protection Act of 1996 removed the favorable treatment for a bad debt reserve for tax purposes. This act put savings institutions on par with commercial banks for the tax treatment of bad debt reserves. Starting in 1996, the TFR was completed on a fully consolidated basis, with the exception of subsidiary depository institutions being reported on the equity method of accounting. The Call reports also use this method of consolidation. Prior to this time, the TFR reflected the consolidation of the parent thrift with all finance subsidiaries only. All other subsidiaries were reported on an equity or cost basis.

NOTES

*Notes to Table SI-2
Changes in Number of FDIC-Insured Savings Institutions
1984 - 1996*

Additions During Year:

New Institutions Chartered

Represents institutions newly chartered by federal or state banking authorities including authorities in the U. S. Territories or possessions.

New Charter To Absorb Another Charter

Represents a new savings institution charter created to absorb any other type of charter in its first quarter of operation.

Noninsured Becoming Insured

Represents the transfer of an existing institution that does not have deposit insurance to a savings institution charter with FDIC insurance from BIF or SAIF. Examples of such institutions include Trust Banks and savings institutions with state deposit insurance that apply for and receive FDIC insurance.

Charter Transfers From Commercial Banks

Represents the transfer of a commercial bank to a savings institution charter that meets the definition of a thrift (see Notes to Table SI-1) and has applied for and received FDIC insurance (BIF or SAIF).

Deletions During Year:

Unassisted Mergers and Consolidations of Thrifts

Represents the absorption of a savings institution charter by another savings institution without assistance. Both institutions may be owned by the same holding company in a consolidation of affiliates.

Unassisted Mergers With Commercial Banks

Represents the absorption of a savings institution charter by a commercial bank without assistance.

Assisted Mergers of Thrifts

Represents the absorption of a failing savings institution by another savings institution with assistance from either the BIF or SAIF. (Included are RTC Accelerated Resolution Program (ARP) assisted mergers. These institutions were not placed in RTC conservatorship.)

Assisted Mergers With Commercial Banks

Represents the absorption of a failing savings institution by a commercial bank with assistance from either the BIF or SAIF. (Included are RTC Accelerated Resolution Program (ARP) assisted mergers. These institutions were not placed in RTC conservatorship.)

NOTES

Assisted Payouts

Represents all assisted payouts of FDIC-insured savings institutions that are not in RTC conservatorship.

Voluntary Liquidations

Represents all instances where the owners of a thrift voluntarily surrender their charter with all liabilities including deposits paid down and all assets sold.

Failures Transferred To RTC Conservatorship

Represents institutions that were declared failed and placed under RTC conservatorship until a buyer(s) is(are) found or a payout to depositors occurs.

Charter Transfers To Commercial Banks

Represents the charter transfer of existing FDIC-insured savings institutions to an FDIC-insured commercial bank charter.

Adjustment For Missing Reports

Represents any FDIC-insured savings institution that did not file a financial report during the year in which the charter was added or deleted.

NOTES

*Notes to Table SI-3
Number of FDIC-Insured Savings Institutions at Year End, By State
United States, U. S. Territories and Possessions
December 31, 1984 - December 31, 1996*

Savings institutions are permitted to obtain State charters through a state chartering authority or Federal charter through the Office of Thrift Supervision (OTS). The OTS supervises all federal savings and loan charters and federal savings bank charters. The OTS acts as the primary federal regulator of state chartered savings and loans. The FDIC provides federal oversight of all state chartered savings banks. They are insured by either the Savings Association Insurance Fund (SAIF) or the Bank Insurance Fund (BIF).

NOTES

*Notes to Table SI-4
Number of FDIC-Insured Savings Institution Offices at Year End
United States, U. S. Territories and Possessions
December 31, 1984 - December 31, 1996*

Branches include all offices of institutions operating more than one office, other than the head office, at which deposits are received or checks cashed. The term "branch" includes any branch institution, branch office, branch agency, additional office or any branch or place of business located in any state, Puerto Rico, the Virgin Islands, or Pacific Islands, at which deposits are received or checks paid or money lent. An automated teller machine, by itself, is not considered a branch.

NOTES

*Notes to Table SI-5
Number of FDIC-Insured Unit Savings Institutions and Savings Institutions with Branches at Year End
United States, U. S. Territories and Possessions
December 31, 1984 - December 31, 1996*

Unit savings operate only one office at which deposits are received or other savings institution business is conducted. Institutions with branches are institutions that operate one or more offices in addition to the main or head office.

Branches include all offices of an institution other than its head office, at which deposits are received, checks paid or money lent. Facilities separate from an institution's premises, facilities at government installations, offices, agencies, paying or receiving stations, drive-in facilities and other facilities operated for limited purposes are defined as branches under the FDI Act, regardless of the fact that in certain states, including several of which prohibit the operation of branches, such limited facilities are not considered branches within the meaning of state law.

The notes to Table SI-4 may also be helpful in interpreting the data contained in this table.

NOTES

*Notes to Table SI-6
Number of FDIC-Insured Savings Institution Offices at Year End, by State
United States, U.S. Territories and Possessions
December 31, 1984 - December 31, 1996*

The number of offices includes the head or main office of each institution as well as all branches and offices operated by each institution.

See Notes to Table SI-5 for the definition of offices (branches).

NOTES

*Notes to Table SI-7
Income, Expense and Net Income of FDIC-Insured Savings Institutions
Calendar Years 1984 - 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than \$(1,000,000)
NA Not available or not applicable*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Significant Events

1984

Deposit insurance for mutual savings banks (savings banks with no capital stock that accept only, with a few exceptions, savings deposits and whose earnings inure to the benefit of the depositor). These banks include those operating under special state banking codes applicable to mutual savings banks and all guaranty savings banks in New Hampshire and all insured savings banks in Massachusetts.

Deposit insurance for all savings and loan associations and all federally insured savings banks not insured by the FDIC provided by the Federal Savings and Loan Insurance Corporation (FSLIC).

1989

Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) passed. FIRREA created and funded a government agency, the Resolution Trust Corporation (RTC) to manage and dispose of, either through sale or liquidation, any failed savings institution transferred from OTS through September 30, 1993. FIRREA specified that any funds needed to protect the depositors of these failed savings institutions would be publicly provided until the termination of the RTC on December 31, 1996. Additionally, FIRREA specified that the FDIC would be the sole insurer of all financial institutions, and that institutions would acquire

NOTES

deposit insurance through either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) depending upon their charter. The SAIF replaced the FSLIC insurance fund. Further, FIRREA specified that any acquisition of deposits insured by a fund other than the acquiring institution's must maintain a percentage in both insurance funds equivalent to the membership percentage at the date of acquisition. Regulatory supervision continued to be provided by the FDIC and the OTS depending upon the charter of the institution.

1993-present

The RTC Completion Act extends the RTC's responsibility to accept failed savings institutions from OTS through July 1, 1995 and terminates the RTC on December 31, 1995. Funding for future failures of savings institutions to be borne by either the BIF or SAIF.

Number of Institutions

The total number of FDIC insured savings institutions submitting Call reports or Thrift Financial Reports. This number may differ from the actual count of institutions in other tables due to the exclusion of institutions active on December 31 that did not submit a Call report. This occurs most often when an institution is merged or closed on or just after December 31. This number does not include any institution transferred to the RTC.

Total Interest Income

Represents total interest income earned or accrued on all assets. See Table SI-8 for individual components and more detailed explanatory notes.

Total Interest Expense

Represents total interest paid or accrued on all interest bearing liabilities. See Table SI-9 for individual components and more detailed explanatory notes.

Net Interest Income

Represents the difference between Total Interest Income and Total Interest Expense.

Total Noninterest Income

Represents the total of all noninterest income. See Table SI-10 for individual components and more detailed explanatory notes.

Total Noninterest Expense

Represents the total of all noninterest expense. See Table SI-11 for individual components and more detailed explanatory notes.

1984 - 1986

Includes losses on sale of mortgage pool and other securities held for investment for TFR filers.

1987 - 1989

For TFR filers, excludes losses on loans held for investment.

NOTES

Provision for Loan and Lease Losses

1984 - 1986

This item is not reported for TFR filers.

1987-present

Represents the amount needed to make the allowance for loan and lease losses adequate to absorb expected loan and lease losses, based upon management's evaluation of the bank's current loan and lease portfolio. The amount taken here may differ from the bad debt expense deduction taken for federal income tax purposes.

Pre-tax Net Operating Income

Represents Net Interest Income plus Total Noninterest Income less Total Noninterest Expense and the Provision for Loan & Lease Losses

Securities Gains (Losses)

1984-1986

TFR filers report only gains. Losses on securities included in Noninterest Expense.

1987-1989

Includes gains (losses) on loans held for investment for TFR filers.

1990-present

Represents the net value of profits on securities sold or redeemed less losses on securities sold. Actual recoveries on securities and actual charge-offs are reported separately and are included in Noninterest Income - All Other or Noninterest Expense - All Other, respectively.

Applicable Income Taxes

1984-present

Represents Federal, state and local taxes on income. It does not include taxes relating to securities transactions or extraordinary items.

Net Extraordinary Items

1984-present

Represents the results of material events and transactions that are both unusual and infrequent.

Net Income

Represents the net result of all income less all expense.

NOTES

*Notes to Table SI-8
Interest Income of FDIC-Insured Savings Institutions
Calendar Years 1984 - 1996*

General Comments:

- 0 Represents a positive amount less than \$1,000,000*
- (0) Represents a negative amount less than (\$1,000,000)*
- NA Not available or not applicable*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Interest Income on Loans & Leases

Loans

1984-present

Represents all interest, fees and similar charges levied against or associated with all assets reportable as loans. Includes interest, yield related fees, commitment fees, service charges on loans and discount accretion.

(One savings bank with an office in Canada has been reporting on the Domestic & Foreign Consolidated Call report form (FFIEC 031). It does not, however, indicate any income or expenses relating to foreign operations).

Leases

1984-1988

Income on leases, if any, is included in interest income on loans.

NOTES

1989-present

Represents income and fees relating to direct financing and leveraged leases.

Total

1984-present

Represents the total of income on loans and income on leases.

Other Interest Income

Securities

1984 - 1989

Represents interest and dividends, net of premium amortization and discount of accretion, on all assets that are reportable as securities. Includes interest income on assets held in trading accounts for TFR filers.

1990-present

Represents interest and dividends, net of premium amortization and discount of accretion, on all assets that are reportable as securities.

This item includes interest income on deposits for TFR filers.

Trading Account Assets

1984-1989

Represents interest income earned on all trading account assets. This item is included in Securities for TFR filers. It was not separately reported.

1990-present

Represents interest income earned on all trading account assets.

Federal Funds Sold & Securities Purchased

1984-present

Represents gross income of all assets reportable under this category. This item is included in Securities for TFR filers. It was not separately reported.

Balances Due From Depository Institutions

1984-1985

This value was reported as part of other operating income and is included in Noninterest Income - All Other.

1986-present

Represents income from balances due from other depository institutions.

This item is not separately reported by TFR filers. It is included in Securities.

NOTES

Total

Represents the total of all Other Interest Income components.

Total Interest Income

1984-present

Represents the sum of Interest Income on Loans and Leases - Total plus Other Interest Income- Total.

NOTES

*Notes to Table SI-9
Interest Expense of FDIC-Insured Savings Institutions
Calendar Year 1984 - 1996*

General Comments:

- 0 Represents a positive amount less than \$1,000,000*
- (0) Represents a negative amount less than (\$1,000,000)*
- NA Not available or not applicable*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Interest on Deposits

1984-present

Represents all interest on all liabilities reportable as deposits. Includes finders' and brokers' fees that represent an adjustment to the interest paid on deposits acquired through brokers. Early withdrawal penalties or portions of such penalties that represent the forfeiture of interest are deducted from gross interest paid.

(One savings bank with an office in Canada has been reporting on the Domestic and Foreign Consolidated Call report form (FFIEC 031). It does not, however, indicate any income or expense relating to foreign operations).

Other Interest Expense

Federal Funds Purchased and Securities Sold

1984-present

Represents the gross expense of all liabilities reportable under this category.

This item is not reported separately by TFR filers. It is included in Borrowed Money.

NOTES

Borrowed Money

1984-present

Represents interest expense related to demand notes issued to the U.S. Treasury, mortgage indebtedness, obligations under capitalized leases and on other borrowed money.

Subordinated Notes & Debentures

1984-present

Represents interest expense related to subordinated notes, capital notes, and debentures.

Advances from FHLBank

1984 - Present

Represents interest expense and yield adjustments on all advances from the FHLBank.

This item is not reported by FDIC Call Report filers.

Total

1984-present

Represents the sum of all components of Other Interest Expense.

Total Interest Expense

1984-present

Represents the total of Interest on Deposits plus Other Interest Expense - Total.

NOTES

*Notes to Table SI-10
Noninterest Income and Noninterest Expense of FDIC-Insured Savings Institutions
Calendar Year 1984 - 1996*

General Comments:

- 0 Represents a positive amount less than \$1,000,000*
- (0) Represents a negative amount less than (\$1,000,000)*
- NA Not available or not applicable*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Noninterest Income

Fee Income

1984 - Present

Represents service charges on deposit accounts such as maintenance fees, activity charges, administrative charges, overdraft charges and check certification charges; mortgage loan servicing fees plus other fees and charges, including prepayment loan fees, late charges, assumption fees, and amortization of commitment fees.

Other Noninterest Income

1984 - 1989

Same as above except gains on the sale of loans held for investment are excluded for TFR filers.

1990 - Present

Represents income derived from the sale of assets held for sale; office building operations; real estate held for investment; REO operations; LOCOM adjustments made to assets held for sale; net income (loss) from investments in service corporations/subsidiaries (other than operating or finance subsidiaries); leasing

NOTES

operations; realized and unrealized gains (losses) on trading assets; gains on the sale of REO real estate held for investment, and loans held for investment; and the amortization of deferred gains (losses) on asset hedges.

Total

1984 - 1989

Represents the sum of Other Fee Income plus All Other. Excludes gains on the sale of loans held for investments for TFR filers which are included in securities gains.

1990-present

Represents the sum of Other Fee Income plus All Other.

Noninterest Expense

Employee Salaries & Benefits

1984-present

Represents salaries, taxes and benefits of all officers and employees of the bank and its consolidated subsidiaries including guards, temporary office help, cafeteria employees, and building and maintenance employees.

Occupancy Expenses

1984-present

Represents all noninterest expenses related to the use of the premises, equipment, furniture and fixtures of the institution, whether owned or leased, net of any rental income received.

All Other

1984 - 1986

Same as above except that it includes loss on sale of securities held for investments for TFR filers.

1987-present

Represents amounts of all other categories of expense not included elsewhere. Includes fees paid to directors, trustees and advisory board members; premiums on fidelity insurance and deposit insurance; retainer and legal fees; net losses from the sale or disposition of loans, premises and fixed assets, other real estate owned, and branches; management fees assessed by parent bank holding companies; advertising, public relations and promotional expenses; amortization expense of intangible assets; charitable contributions; net losses on futures and forward contracts; office supplies; telephone expenses; examination and audit fees; charge-offs and write downs of securities prior to sale; and other miscellaneous expenses.

Total

1984-present

Represents the sum of all noninterest expense components.

NOTES

Amortization of Intangibles

1984-present

Represents the amortization expense of intangible assets, primarily goodwill. Includes only amortization of goodwill for TFR filers.

NOTES

*Notes to Table SI-11
Charge-offs and Recoveries on Loans and Leases, Cash Dividends Declared,
Number of Employees and Number of Institutions, FDIC-Insured Savings Institutions
Calendar Years 1984 - 1996*

General Comments:

*0 Represents a positive value less than \$1,000,000
(0) Represents a negative value less than (\$1,000,000)
NA Not available or not applicable*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Loan and Lease Charge-offs

1984-1989

Represents actual loans and leases charged off against the allowance for loan and lease losses. Not collected by TFR filers.

1990-present

Represents actual loans and leases charged off against the allowance for loan and lease losses.

Loan and Lease Recoveries

1984-1989

Represents actual loan and lease recoveries credited to the allowance for loan and lease losses. Not collected by TFR filers.

1990-present

Represents actual loan and lease recoveries credited to the allowance for loan and lease losses.

NOTES

Net Loan and Lease Charge-offs

1984-1989

Represents Loan and Lease Charge-offs less Loan and Lease Recoveries. An amount enclosed in parentheses indicates net recoveries. Not collected by TFR filers.

1990-present

Represents Loan and Lease Charge-offs less Loan and Lease Recoveries. An amount enclosed in parentheses indicates net recoveries.

Cash Dividends Declared (Preferred)

1984-present

Represents all cash dividends declared on limited life and perpetual preferred stock during the calendar year, regardless of when payable.

Cash Dividends Declared (Common)

1984-present

Represents all cash dividends declared in all classes of common stock during the calendar year, regardless of when payable.

Total Cash Dividends Declared

1984-present

Represents all cash dividends declared on all classes of preferred and common stock during the calendar year, regardless of when payable.

Number of Employees

1984-1989

Represents the number of full time equivalent employees on the payroll as of each year end. Not collected by TFR filers.

1990-present

Represents the number of full time equivalent employees on the payroll as of each year end.

Number of Institutions

Represents the number of institutions as of each year end.

NOTES

*Notes to Table SI-12
Assets of FDIC-Insured Savings Institutions at Year End
December 31, 1984 - December 31, 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than \$(1,000,000)
NA Not available*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Significant Events

1984

Deposit insurance for mutual savings banks (savings banks with no capital stock that accept only, with a few exceptions, savings deposits and whose earnings inure to the benefit of the depositor). These banks include those operating under special state banking codes applicable to mutual savings banks and all guaranty savings banks in New Hampshire and all insured savings banks in Massachusetts.

Deposit insurance for all savings and loan associations and all federally insured savings banks not insured by the FDIC provided by the Federal Savings and Loan Insurance Corporation (FSLIC).

1989

Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) passed. FIRREA created and funded a government agency, the Resolution Trust Corporation (RTC) to manage and dispose of, either through sale or liquidation, any failed savings institution transferred from OTS through September 30, 1993. FIRREA specified that any funds needed to protect the depositors of these failed savings institutions would be publicly provided until the termination of the RTC on December 31, 1996. Additionally, FIRREA specified that the FDIC would be the sole insurer of all financial institutions, and that institutions would acquire

NOTES

deposit insurance through either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) depending upon their charter. The SAIF replaced the FSLIC insurance fund. Further, FIRREA specified that any acquisition of deposits insured by a fund other than the acquiring institution's must maintain a percentage in both insurance funds equivalent to the membership percentage at the date of acquisition. Regulatory supervision continued to be provided by the FDIC and the OTS depending upon the charter of the institution.

1993-present

The RTC Completion Act extends the RTC's responsibility to accept failed savings institutions from OTS through July 1, 1995 and terminates the RTC on December 31, 1995. Funding for future failures of savings institutions to be borne by either the BIF or SAIF.

Number of Institutions

1984-present

Represents the total number of insured savings institutions submitting Call or TFR reports. This number may differ from the actual count of institutions in other tables due to the exclusion of institutions active on December 31 that did not submit a Call or TFR report. This occurs most often when a bank is merged or closed on or just after December 31.

Cash

1984-1989

Represents currency and coin, balances due from institutions, and cash items. Excludes interest earning deposits in FHLB's for TFR filers.

1990-present

Represents currency and coin, balances due from institutions, and cash items.

Securities

1984-1989

Represents securities of the U.S. Treasury, the U.S. Government, direct and guaranteed, US Government agencies and corporations, obligations of states, counties and municipalities, corporate bonds, other bonds, notes and debentures, and equity securities. The amount is net of valuation allowances. For TFR filers, balances include interest-earning deposits in FHLBs, other interest-earning deposits, federal funds sold and assets held in trading accounts.

1990-present

Represents securities of the U.S. Treasury, the U.S. Government, direct and guaranteed, US Government agencies and corporations, obligations of states, counties and municipalities, corporate bonds, other bonds, notes and debentures, and equity securities. The amount is net of valuation allowances and excludes assets held in trading accounts.

Total Loans and Leases

1984-1989

Represents the total of all loans and leases, net of unearned income, loans in process, and unamortized yield adjustments. For TFR filers this item is net of unamortized yield adjustments for mortgage pool securities.

NOTES

1990-present

Represents the total of all loans and leases, net of unearned income, loans in process, and unamortized yield adjustments.

Reserve for Loan & Lease Losses

1984-1989

Represents the allowance for losses on loans and leases. Includes allowance for mortgage pool securities for TFR filers.

1990-present

Represents the allowance for losses on loans and leases.

Net Loans and Leases

Represents Total Loans & Leases less the Reserve for Loan & Lease Losses.

Other Earning Assets

1984-1989

Represents Federal funds sold and securities purchased under agreements to resell (repurchase agreements). Items not separately reported by TFR filers. They are included in Securities.

1990-present

Represents Federal funds sold and securities purchased under agreements to resell (repurchase agreements). Includes only federal funds sold for TFR filers. Repurchase agreements are included in Securities.

Bank Premises and Equipment

1984-present

Represents bank premises, furniture and equipment, net of depreciation.

Other Real Estate

1984-present

Represents other real estate owned net of reserves for losses.

Intangible Assets

1984-present

Represents goodwill, mortgage servicing rights, and other identifiable intangible assets.

NOTES

All Other Assets

1984-1989

Same as above except that investment in service corporations/subsidiaries is reported gross of valuation allowances by TFR filers, and assets held in trading accounts are included in Securities for TFR filers.

1990-Present

Represents all association assets not previously mentioned. Includes all non real estate repossessed property, investment in service corporations/subsidiaries, property leased to others, income earned but not yet collected, assets held in trading accounts, and miscellaneous assets.

Total Assets

1984-present

The total of all asset components.

NOTES

*Notes to Table SI-13
Securities of FDIC-Insured Savings Institutions at Year End
December 31, 1984 - December 31, 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available or not applicable*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

U.S. Treasury
1984-1988

Not separately reported. Included in U.S. Treasury, Agencies & Corporations.

1989

Represents all obligations of the U.S. Treasury - bills, notes and bonds. Only includes Call Report filers.

1990-1995

Represents all obligations of the U.S. Treasury - bills, notes and bonds. Includes securities held in trading accounts for TFR filers.

1996-present

Represents all obligations of the U.S. Treasury - bills, notes and bonds. Only includes Call Report filers.

NOTES

U.S. Agencies and Corporations

1984-1986

Included in U.S. Treasury, Agencies & Corporations and includes securities held in trading accounts for TFR filers. Does not include mortgage derivative Securities for TFR filers.

1987-1988

Included in U.S. Treasury, Agencies & Corporations and includes securities held in trading accounts for TFR filers.

1989

Represents all obligations of U.S. agencies and corporations, both direct and guaranteed by the U. S. Government. Only includes Call Report filers.

1990-1995

Represents all obligations of U.S. agencies and corporations, both direct and guaranteed by the U. S. Government. Includes securities held in trading accounts for TFR filers.

1996-present

Represents all obligations of U.S. agencies and corporations, both direct and guaranteed by the U. S. Government. Only includes Call Report filers.

U.S. Treasury, Agencies & Corporations

1984-Present

Includes all obligations of U.S. Government agencies and corporations, both guaranteed and not guaranteed. Includes securities held in trading accounts for TFR filers.

States & Political Subdivisions

1984-1989

Represents all obligations (other than loans) of states and political subdivisions in the United States. Not reported separately by TFR filers.

1990-present

Represents all obligations (other than loans) of states and political subdivisions in the United States. Includes securities held in trading accounts for TFR filers.

Other Debt Securities

1984-1989

Same as above, except that States and Political Subdivisions are included for TFR filers.

1990-present

Includes all bonds, notes and debentures of domestic corporations and foreign bonds, notes and debentures, both public and private. Includes securities held in trading accounts for TFR filers. Does not include privately-issued collateralized mortgage obligations (including REMICS) for TFR filers.

NOTES

Equity Securities

1984-present

Includes all preferred and common stock, mutual funds and Federal Reserve Stock. Does not include FHLB stock.

Contra Accounts

1984-present

Represents amounts reported by savings institutions that file on the Thrift Financial Report. Contra accounts include accrued interest receivable, unamortized yield adjustments and valuation allowances. Negative amounts reflect unamortized premiums and deferred direct costs exceeding unamortized discounts and deferred loan fees.

Trading Accounts

1990-present

Represents securities held or acquired for the purpose of sale. Only includes TFR filers. Call Report filers collect details of securities without trading accounts.

Total Securities (Book Value)

1984-1989

Represents the total of all securities, both domestic and foreign, net of valuation reserves. For TFR filers this amount includes interest-earning deposits in FHLBs, other interest-earning deposits, federal funds sold and assets held in trading accounts.

1990-present

Represents the total of all securities, both domestic and foreign, net of valuation reserves, contra accounts and trading accounts.

Memo: Mortgage Backed Securities

1984-present

Represents mortgage backed securities on a consolidated basis. Includes U.S. government agency and corporation obligations issued or guaranteed certificates of participation in pools of residential mortgages, U.S. government agency and corporation obligations, collateralized mortgage obligations issued by Federal National Mortgage Association (FNMA) and Federal Home Loan Mortgage Corporation (FHLMC) (including REMICS), other domestic debt securities - private (i.e., non-government issued or guaranteed) certificates of participations in pools of residential mortgages, and other domestic debt securities - privately-issued collateralized mortgage obligations (including REMICS).

NOTES

*Notes to Table SI-14
Loans and Leases of FDIC-Insured Savings Institutions at Year End
December 31, 1984 - December 31, 1996*

General Comments:

- 0 Represents a positive amount less than \$1,000,000*
- (0) Represents a negative amount less than (\$1,000,000)*
- NA Not available or not applicable*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Secured by Real Estate

1984-1987

Represents all loans secured by real estate. For TFR filers this figure excludes revolving loans secured by 1-4 family dwelling units and home equity loans based on the creditworthiness of the borrower. They are included in To Individuals.

1988-present

Represents all loans secured by real estate.

To Financial Institutions

1984-1985

Represents all loans to domestic and foreign commercial banks and other financial institutions. Not separately collected by TFR filers, included in Commercial and Industrial.

NOTES

1986-1988

Loans to financial institutions are included in All Other Loans. Not separately collected by TFR filers, included in Commercial and Industrial.

1989-present

Represents all loans to domestic and foreign commercial banks and other financial institutions. Not separately collected by TFR filers, included in Commercial and Industrial.

Agricultural Production

1984-1985

Represents all loans to farmers and loans for agricultural production. Not separately collected by TFR filers, included in Commercial and Industrial.

1986-1988

Included in All Other Loans. Not separately collected by TFR filers, included in Commercial and Industrial.

1989-present

Represents all loans to farmers and loans for agricultural production. Not separately collected by TFR filers, included in Commercial and Industrial.

Commercial and Industrial

1984-present

Represents all loans and commercial paper for commercial or industrial purposes. For TFR filers, includes loans to financial institutions and agricultural production loans.

To Individuals

1984-1987

Represents all loans to individuals to finance autos, home improvement, and personal expenses. It includes both installment and single payment loans. For TFR filers includes revolving loans secured by 1-4 family dwelling units and home equity loans based on the creditworthiness of the borrower.

1988-present

Represents all loans to individuals to finance autos, home improvement, and personal expenses. It includes both installment and single payment loans.

States & Political Subdivisions

1984-present

Represents all obligations (other than securities), direct loans and Industrial Development Bonds that have the characteristics of loans. Not separately collected by TFR filers, included in Commercial and Industrial.

NOTES

All Other Loans

1984-present

Represents all loans not categorized above, such as loans to brokers and dealers in securities, loans for purchasing or carrying securities, loans to finance and investment companies, loans to holding companies of financial institutions and loans to individuals for investment purposes.

Lease Financing Receivables

1986-present

Represents all outstanding receivable balances relating to direct financing and leveraged leases on property acquired by the institution for leasing purposes.

Less: Unearned Income

1984-present

Represents the amount of income collected but not earned on loans.

Less: Other Contras

1984-1989

For TFR filers, includes advances for taxes and insurance, loans in process on mortgages and nonmortgages, unamortized yield adjustments for mortgages and nonmortgages. Includes Unamortized yield adjustments on mortgage pool securities. Does not include Call report filers.

1990-present

For TFR filers, includes advances for taxes and insurance, loans in process on mortgages and nonmortgages, unamortized yield adjustments for mortgages and nonmortgages. Does not include Call report filers.

Total Loans & Leases

1984-1989

Represents the sum of all components of loans. For TFR filers this item is net of unamortized yield adjustments for mortgage pool securities.

1990-present

Represents the sum of all components of loans.

Less: Reserve for Loan and Lease Losses

1984-1989

Represents the allowance for possible loan and lease losses. For TFR filers, includes allowance for mortgage pool securities.

1990-present

Represents the allowance for possible loan and lease losses, both general and specific reserves for TFR filers.

NOTES

Net Loans & Leases

1990-present

Represents gross loans and leases less unearned income, other contra accounts, and the allowance for possible losses on loans and leases.

1984-1989

Represents gross loans and leases less unearned income, other contra accounts, and the allowance for possible losses on loans and leases. For TFR filers this item is net of unamortized yield adjustments for mortgage pool securities.

NOTES

*Notes to Table SI-15
Real Estate Loans of FDIC-Insured Savings Institutions at Year End
December 31, 1984 - December 31, 1996*

General Comments:

- 0 Represents a positive amount less than \$1,000,000*
- (0) Represents a negative amount less than (\$1,000,000)*
- NA Not available or not applicable*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Construction and Land Development

1984-present

Represents loans secured by real estate made to finance land development preparatory to erecting new structures or the on-site construction of industrial, commercial, residential or farm buildings. Also includes loans made to acquire and improve developed and undeveloped land for TFR filers.

1-4 Family Residential Properties

1984-1987

Represents loans secured by real estate as evidenced by mortgages (FHA, FmHA, VA, or conventional) or other liens on 1-4 family dwelling units, mobile homes, individual condominiums and co-ops, and vacant lots in established single family residential sections. For TFR filers, this figure excludes home equity loans based on the creditworthiness of the borrower.

1988-present

Represents loans secured by real estate as evidenced by mortgages (FHA, FmHA, VA, or conventional) or other liens on 1-4 family dwelling units, mobile homes, individual condominiums and co-ops, and vacant lots in established single family residential sections.

NOTES

Multifamily Residential Properties

1984-present

Represents permanent nonfarm residential loans secured by five or more dwelling unit real estate as evidenced by mortgages (FHA and conventional) or other liens on apartments, housekeeping dwellings, co-operative type apartment buildings, and vacant lots in established multifamily residential sections.

Nonresidential Properties

1984-present

Represents loans secured by real estate as evidenced by mortgages or other liens on business and industrial properties, farm properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, homes for aged persons, golf courses, recreational facilities and other similar properties.

Total Real Estate Loans

1984-present

Represents the sum of the components of loans secured by real estate.

Memo: Contra Accounts

1984-1989

Represents accounts not reflected in individual loan categories for institutions completing the Thrift Financial Report. It includes loans in process, unamortized yield adjustments and reserves. For TFR filers includes allowance for mortgage pool securities.

1990-present

Represents accounts not reflected in individual loan categories for institutions completing the Thrift Financial Report. It includes loans in process, unamortized yield adjustments and reserves.

Memo: Home Equity Loans

Represents revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit held in domestic offices.

NOTES

*Notes to Table SI-16
Loans to Individuals of FDIC-Insured Savings Institutions at Year End
December 31, 1984 - December 31, 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available or not applicable*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Credit Cards & Related Plans

1984-present

Represents all credit extended to individuals for household, family and other personal expenditures through credit cards and related plans. The amount represents the amount borrowed, not the established line of credit.

Home Improvement Loans

1984-1985

Represents all closed-end loans based on the creditworthiness of the borrower for the equipping, alteration, repair, or improvement of 1-4 dwelling units.

1986-present

Represents all closed-end loans based on the creditworthiness of the borrower for the equipping, alteration, repair, or improvement of 1-4 dwelling units. This amount is reported in All Other for Call report filers.

NOTES

All Other

1984-present

Represents all other installment loans to individuals for household, family and other personal expenditures. It includes auto loans, both direct and indirect, mobile home loans (unless secured by a real estate mortgage), education loans, and other installment loans both secured by personal property or unsecured, and single payment loans (time or demand, secured or unsecured). Includes home improvement loans for Call report filers.

Total

1984-present

Represents the sum of all components of loans to individuals.

NOTES

*Notes to Table SI-17
Liabilities of FDIC-Insured Savings Institutions at Year End
December 31, 1984 - December 31, 1996*

General Comments:

- 0* Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than \$(1,000,000)
NA Not available or not applicable

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Significant Events

1989

Deposit insurance for mutual savings banks (savings banks with no capital stock that accept only, with a few exceptions, savings deposits and whose earnings inure to the benefit of the depositor). These banks include those operating under special state banking codes applicable to mutual savings banks and all guaranty savings banks in New Hampshire and all insured savings banks in Massachusetts.

Deposit insurance for all savings and loan associations and all federally insured savings banks not insured by the FDIC provided by the Federal Savings and Loan Insurance Corporation (FSLIC).

Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) passed. FIRREA created and funded a government agency, the Resolution Trust Corporation (RTC) to manage and dispose of, either through sale or liquidation, any failed savings institution transferred from OTS through September 30, 1993. FIRREA specified that any funds needed to protect the depositors of these failed savings institutions would be publicly provided until the termination of the RTC on December 31, 1996. Additionally, FIRREA specified that the FDIC would be the sole insurer of all financial institutions, and that institutions would acquire deposit insurance through either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) depending upon their charter. The SAIF

NOTES

replaced the FSLIC insurance fund. Further, FIRREA specified that any acquisition of deposits insured by a fund other than the acquiring institution's must maintain a percentage in both insurance funds equivalent to the membership percentage at the date of acquisition. Regulatory supervision continued to be provided by the FDIC and the OTS depending upon the charter of the institution.

1993-present

The RTC Completion Act extends the RTC's responsibility to accept failed savings institutions from OTS through July 1, 1995 and terminates the RTC on December 31, 1995. Funding for future failures of savings institutions to be borne by either the BIF or SAIF.

Number of Institutions

1984-present

Represents the total number of insured savings institutions submitting Call reports or TFR reports. This number may differ from the actual count of institutions in other tables due to the exclusion of institutions active on December 31 that did not submit a Call report or TFR report. This occurs most often when a bank is merged or closed on or just after December 31.

Liabilities

Total Deposits

1984-present

Includes all categories and types of deposits.

Borrowed Funds

1984-present

Includes federal funds purchased, securities sold under agreements to repurchase (reverse repurchase agreements), demand notes issued to the US Treasury, mortgage indebtedness, liabilities under capitalized leases and all other liabilities for borrowed money. Includes only reverse repurchase agreements (securities sold under agreements to repurchase) and FSLIC net worth certificates for TFR filers.

Subordinated Notes

1984-present

Includes all notes and debentures subordinated to secured creditors.

Other Liabilities

1984-present

Includes all liabilities not included above and limited life preferred stock.

Total Liabilities

1984-present

Represents the total of all liability components and limited life preferred stock.

NOTES

Perpetual Preferred stock

1984-present

Includes all preferred stock issued and outstanding at par value.

Common stock

1984-present

Includes all common stock issued and outstanding at par value.

Surplus

1984-present

Represents stock surplus and surplus related accounts.

Undivided Profits

1984-present

Represents undivided profits, capital reserves and related accounts.

Net Worth Certificates

1984-present

Represents net worth certificates issued to the FDIC or to the Mutual Savings Central Fund or the Cooperative Central Bank in Massachusetts. Not reported by TFR filers which held FSLIC net worth certificates, which are included in Other Borrowings.

Total Capital

1984-present

Represents the total of all capital components, including FDIC net worth certificates.

Total Liabilities and Capital

1984-present

Represents the sum of all liability and all capital components.

NOTES

*Notes to Table SI-18
Deposits of FDIC-Insured Savings Institutions at Year End
December 31, 1984 - December 31, 1996*

General Comments:

- 0 Represents a positive amount less than \$1,000,000*
- (0) Represents a negative amount less than (\$1,000,000)*
- NA Not available or not applicable*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Total Deposits

1984-present

Includes all categories and all types of deposits.

Memo:

Demand

1984-present

Includes all noninterest-bearing deposits that are payable immediately on demand, or that are issued with an original maturity or required notice period of less than seven days, or that represent funds for which the depository institution does not reserve the right to require at least seven days written notice of an intended withdrawal. Demand deposits include any matured time deposits without automatic renewal provisions, unless the deposit agreement provides for the funds to be transferred at maturity to another type of account.

NOTES

Time (Over \$100K)

1984-present

Represents any time deposit in an amount greater than 100,000 dollars. Includes brokered deposits issued to brokers or dealers in the form of large (\$100,000 or more) certificates of deposit, regardless of whether the underlying depositor's shares are in denominations of less than \$100,000.

IRA's - Keogh's

1984-present

Represents the amount of Individual Retirement Accounts (IRA's) and Keogh Plan accounts.

Brokered Deposits

1984-present

Represents funds which the reporting bank obtains, directly or indirectly, by or through any deposit broker for deposit into one or more deposit accounts. Includes both those in which the entire beneficial interest in a given bank deposit account or investment is held by a single depositor and those in which the deposit broker sells participation in a given bank deposit account or instrument to one or more investors.

NOTES

*Notes to Table SI-19
Interest Bearing Assets and Liabilities of FDIC-Insured Savings Institutions at Year End
December 31, 1984 - December 31, 1996*

General Comments:

- 0 Represents a positive amount less than \$1,000,000*
- (0) Represents a negative amount less than (\$1,000,000)*
- NA Not available or not applicable*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Interest Bearing Assets:

Interest Bearing Balances

1984-1985

Not reported separately.

1986-1989

Represents interest bearing balances due from institutions and other financial institutions. Not reported separately by TFR filers.

1990-present

Represents interest bearing balances due from institutions and other financial institutions.

NOTES

Securities

1984-1989

Same as above except that for TFR filers, it includes interest-earning deposits in FHLBs, other interest-earning deposits, federal funds sold and assets held in trading accounts.

1990-present

Represents securities of the U.S. Treasury; U.S. Government, both direct and guaranteed, U.S. agencies and corporations; obligations of states, counties and municipalities; corporate bonds; other bonds, notes and debentures and equity securities.

Refer to Notes to Table SI-12 and Table SI-13 for other comments regarding securities.

Net Loans & Leases

1984-1989

Represents gross loans and leases less unearned income, reserves for losses, loans in process, and unamortized yield adjustments. For TFR filers this item is net of unamortized yield adjustments for mortgage pool securities.

1990-present

Represents gross loans and leases less unearned income, reserves for losses, loans in process, and unamortized yield adjustments.

Refer to Notes to Table SI-14 for other comments regarding loans and leases.

Federal Funds Sold

1984-1989

Same as above except that it is not separately reported by TFR filers and is included in Securities.

1990-present

Represents Federal funds sold and securities purchased under agreements to resell (repurchase agreements). Includes only federal funds sold for TFR filers.

Trading Account Assets

1984-1985

Included in individual asset categories.

1986-1989

Represents all trading account assets. Not separately reported by TFR filers, reported in Securities.

1990-present

Represents all trading account assets.

NOTES

Total Interest Bearing Liabilities

1984-present

Represents the sum of all interest bearing liabilities.

NOTES

*Notes to Table SI-20
Past Due and Nonaccrual Loans and Leases
of FDIC-Insured Savings Institutions at Year End
December 31, 1984 - December 31, 1996*

General Comments:

*0 Represents a positive amount less than \$1,000,000
(0) Represents a negative amount less than (\$1,000,000)
NA Not available*

The category of FDIC-insured savings institutions includes all institutions insured by either the Bank Insurance Fund (BIF) or the Savings Association Insurance Fund (SAIF) that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators -- the Federal Deposit Insurance Corporation (FDIC) or the Office of Thrift Supervision (OTS). Data for the savings institutions regulated by the FDIC are from the Federal Financial Institution Examination Council (FFIEC) Reports of Income and Condition submitted to the FDIC (Call Reports). Data for savings institutions regulated by the Office of Thrift Supervision (OTS) are from the Thrift Financial Reports (TFR).

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. The notes below identify any significant adjustments or changes in definitions from current requirements. Certain adjustments are made to the OTS Thrift Financial Reports to provide closer conformance with the reporting and accounting requirements of the Call Reports. These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Loans and Leases Past Due: (Consolidated)

30-89 Days

1984-1985

Not collected by either Call report or TFR filers.

1986-1989

Represents all loans and leases that are 30-89 days past due. Not collected by TFR filers. TFR filers collected loans delinquent by more than 60 days and loans past due by at least one payment missed.

1990-1995

Represents all loans and leases that are 30-89 days past due.

NOTES

1996-present

Beginning in 1996, all loans and leases that are 30-89 days past due are shown net of specific reserves for TFR filers. For Call Report filers, loans and leases that are 30-89 days past due are shown net of specific reserves.

90 Days of More

1984-1985

Not collected by either Call report or TFR filers.

1986-1989

Represents all loans and leases that are 90 days or more past due. Not collected by TFR filers. TFR filers collected loans delinquent by more than 60 days and loans past due by at least one payment missed.

1990-1995

Represents all loans and leases that are 90 days or more past due.

1996-present

Beginning in 1996, all loans and leases that are 90 days or more past due are shown net of specific reserves for TFR filers. For Call Report filers, loans and leases that are 90 days or more past due are shown net of specific reserves.

Nonaccrual Loans and Leases

1984-1985

Not collected by either Call report or TFR filers.

1986-1989

Same as above except that TFR did not collect this item. TFR filers collected loans delinquent by 60 days or more and loans past due by at least one payment missed.

1990-1995

Represents all loans and leases that (a) are maintained on a cash basis because of deterioration in the financial position of the borrower, (b) payment in full of interest and principal is not expected or (c) principal or interest has been in default for a period of 90 days or more unless the obligation is both well secured and in the process of collection.

1996-present

Beginning in 1996, nonaccrual loans and leases are shown net of specific reserves for TFR filers. For Call Report filers, nonaccrual loans are shown net of specific reserves.

NOTES

Noncurrent Loans & Leases

1984-1985

Represents delinquent loans (60 or more days overdue) and past due loans (one or more payments missed) for TFR filers. Not collected by Call report filers.

1986-1989

Represents all loans and leases past due 90 days or more and still accruing plus all loans and leases in a nonaccrual status. Includes delinquent loans (60 or more days overdue) and past due loans (one or more payments missed) for TFR filers.

1990-1995

Represents all loans and leases past due 90 days or more and still accruing plus all loans and leases in a nonaccrual status.

1996-present

Beginning in 1996, all loans and leases past due 90 days or more and still accruing plus all loans and leases in a nonaccrual status are shown net of specific reserves for TFR filers. For Call Report filers, these loans and leases are shown net of specific reserves.

NOTES

Table BC-34
BIF Closings and Assistance Transactions
 Calendar Year 1934
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Fon Du Lac State Bank	East Peoria, IL	May 28	PO	NM	\$238	\$374
2 Bank of America Trust Co.	Pittsburgh, PA	Apr 19	PO	NM	1,064	1,435
3 First National Bank of Lima	Lima, MT	Jul 18	PO	N	42	91
4 Florence Deposit Bank	Florence, IN	Jul 18	PO	NM	69	105
5 Bank of Lewisport	Lewisport, KY	Aug 6	PO	NM	68	81
6 Farmers State Bank of Bongards	Bongards, MN	Sep 13	PO	NM	73	91
7 Farmers & Traders Bank	Porterfield, WI	Oct 11	PO	NM	32	46
8 Pickens County Bank	Jasper, GA	Oct 13	PO	NM	210	243
9 The State Bank	Sauk City, WI	Nov 16	PO	NM	170	195
Total Banks: 9					\$1,966	\$2,661

Source:

FDIC, 1934 Annual Report, Tables 136 - 139, page 246-249

Revised 10-27-95

Table BC-35
BIF Closings and Assistance Transactions
 Calendar Year 1935
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Cliffside Park Title Guarantee & Trust Co.	Grantwood, NJ	Jan 3	PO	NM	\$590	\$2,305
2 The National Bank of Herndon	Herndon, VA	Jan 9	PO	N	384	387
3 Palmetto State Bank	Lake City, SC	Mar 9	PO	NM	136	149
4 The First State Bank	Cheyenne, OK	Mar 25	PO	NM	303	427
5 Guaranty State Bank	Clinton, OK	Apr 4	PO	NM	176	264
6 The State Bank of Milford	Milford, KS	Apr 10	PO	NM	87	118
7 Planters State Bank	Mountain Park, OK	Apr 10	RO	NM	85	NA
8 The Farmers Bank	Royston, GA	May 2	PO	NM	108	166
9 First State Bank of Agra	Agra, KS	May 3	PO	NM	96	129
10 Blue Springs State Bank	Blue Springs, MO	Jun 1	PO	NM	234	235
11 Anchor State Bank	West Milwaukee, WI	Jun 4	PO	NM	718	891
12 State Bank of Suamico	Suamico, WI	Jun 24	PO	NM	128	161
13 The First National Bank of Pender	Pender, NE	Jun 29	PO	N	195	301
14 Bank of Grantville	Grantville, GA	Jul 20	PO	NM	48	91
15 Merchants & Farmers Bank	Marietta, GA	Jul 22	PO	NM	132	227
16 The Farmers National Bank of Sardinia	Sardinia, OH	Jul 24	PO	N	261	308
17 The Commercial National Bank of Bradford ²	Bradford, PA	Sep 28	PO	N	4,621	5,162
18 Buna State Bank	Buna, TX	Oct 23	PO	NM	29	47
19 E. P. Wilbur Trust Company ³	Bethlehem, PA	Nov 16	A/A	NM	4,357	NA
20 Presidio Valley Bank	Presidio, TX	Nov 18	PO	NM	49	73
21 Lennon State Bank	Lennon, MI	Nov 26	PO	NM	74	79
22 Bank of Linden	Linden, WI	Nov 27	PO	NM	188	224
23 Farmers Bank of Charlton County	Keytesville, MO	Dec 5	PO	NM	229	287
24 Friendship State Bank	Friendship, WI	Dec 7	PO	NM	125	147
25 Livingston State Bank	Livingston, NJ	Dec 14	PO	NM	72	91
26 The Farmers Bank	West Louisville, KY	Dec 16	PO	NM	37	55
Total Banks: 26		A/A =	1		\$13,462	\$12,324
		PO =	24			
		RO =	1			
		Total Banks	26			

1 Planters State Bank was suspended on April 10, 1935, reorganized and reopened as an insured bank on April 26, 1935 without disbursements from FDIC.
 2 The 1935 Annual Report states that arrangements were being made for the capitalization of the Deposit Insurance National Bank of Bradford. Capitalization was completed on June 20, 1936 and the DINB became The Citizens National Bank of Bradford, Pennsylvania.
 This is the first instance where the insured deposits of a closed bank were assumed by a Deposit Insurance National Bank and the FDIC exercised

its power to make payments to depositors through a new National bank rather than directly from the FDIC.

3 A loan was provided to the institution on November 16, 1935. Sometime in 1936, the assets and liabilities were evidently assumed by Union Bank and Trust Company of Bethlehem, Pennsylvania, a newly organized bank.

NA - Data Not Available.

Sources:

FDIC, 1935 Annual Report, page 15-16, Tables 149, 150 & 152, page 226-228

FDIC, 1936 Annual Report, Table 150, page 202

Revised 10-27-95

Table BC-36
BIF Closings and Assistance Transactions
 Calendar Year 1936
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Central State Bank of Sherman†	Sherman, TX	Dec 31, 1935	PO	NM	\$219	\$312
2 Citizens Bank of Erwin	Erwin, TN	Jan 10	PO	NM	95	159
3 The First National Bank of Clinton	Clinton, OK	Feb 1	P&A	N	437	NA
4 Peoples Bank	Cole Camp, MO	Feb 5	PO	NM	143	186
5 Farmers & Mechanics Bank	Ann Arbor, MI	Feb 15	P&A	SM	3,734	NA
6 The Ann Arbor Savings Bank	Ann Arbor, MI	Feb 15	P&A	NM	6,758	NA
7 The First National Bank & Trust Co.	Ann Arbor, MI	Feb 15	P&A	N	1,729	NA
8 Merchants and Farmers Bank	Starkville, MS	Feb 17	PO	NM	142	213
9 Columbia State Bank	Columbia City, IN	Feb 18	PO	NM	775	906
10 The Bank of High Hill	High Hill, MO	Feb 20	PO	NM	93	106
11 Farmers Bank of Leonard	Leonard, MO	Feb 27	PO	NM	51	69
12 Farmers & Merchants Bank	Adams, TN	Feb 29	PO	NM	5	14
13 Peoples Bank	Franklinton, KY	Mar 2	PO	NM	75	93
14 Farmers and Merchants Bank of Linn	Linn, MO	Mar 5	PO	NM	198	228
15 Benjamin State Bank	Benjamin, TX	Mar 18	PO	NM	181	254
16 Farmers State Bank	Amherst, SD	Mar 18	PO	NM	59	56
17 Citizens Bank of Bosworth	Bosworth, MO	Mar 18	P&A	NM	80	NA
18 The Farmers State Bank	Riley, KS	Mar 24	P&A	NM	71	NA
19 Donelson Bank & Trust Co.	Donelson, TN	Mar 25	P&A	NM	131	NA
20 Clifton State Bank	Clifton, TN	Mar 27	PO	NM	22	30
21 The Earl Park State Bank	Earl Park, IN	Mar 28	PO	NM	134	181
22 Leland Cooperative Bank	Leland, IA	Mar 31	PO	NM	155	150
23 Bank of Holcomb	Holcomb, MS	Mar 31	PO	NM	11	23
24 Cross Plains Bank	Cross Plains, TN	Apr 10	PO	NM	32	50
25 Hardin Bank	Hardin, KY	Apr 18	PO	NM	53	72
26 Farmers & Merchants Bank	Reville, SD	Apr 21	PO	NM	89	128
27 Norborne Trust Company	Norborne, MO	Apr 22	P&A	NM	121	NA
28 Guaranty Bond State Bank	Miles, TX	Apr 23	PO	NM	103	202
29 Growers Exchange Bank	St. Joseph, MO	May 9	PO	NM	43	53
30 Ford City State Bank	Ford City, MO	May 13	PO	NM	50	62
31 Farmers Bank of New Truxton	New Truxton, MO	May 14	PO	NM	53	71
32 West Monroe State Bank	West Monroe, LA	May 23	PO	NM	410	520
33 Koshkonong State Bank	Koshkonong, MO	May 23	P&A	NM	48	NA
34 Holton State Bank	Holton, IN	May 28	PO	NM	171	204
35 Community Bank	Smithton, MO	Jun 5	PO	NM	50	75

Table BC-36
BIF Closings and Assistance Transactions
 Calendar Year 1936
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
36 The Christian County Bank	Ozark, MO	Jun 5	PO	NM	297	339
37 The Peoples State Bank of Flat Rock	Flat Rock, IL	Jun 17	P&A	NM	61	NA
38 Central Bank and Trust Company	Newark, NJ	Jun 29	P&A	NM	361	NA
39 Walton Equitable Bank	Walton, KY	Jul 3	P&A	NM	235	NA
40 Farmers State Bank	Densmore, KS	Jul 10	PO	NM	55	80
41 The State Bank of Sarcoxie	Sarcoxie, MO	Jul 11	P&A	NM	99	NA
42 D'Auria Bank & Trust Company	Newark, NJ	Jul 15	PO	NM	1,118	1,245
43 The East Hampton Bank & Trust Co.	East Hampton, CT	Jul 16	PO	NM	1,050	1,233
44 Bank of Magnolia	Magnolia, MO	Aug 14	PO	NM	58	70
45 Cumberland Bank	Cumberland, IN	Aug 14	PO	NM	71	87
46 Durham State Bank	Durham, MO	Aug 22	P&A	NM	124	NA
47 Commercial Bank of Stanberry	Stanberry, MO	Aug 31	PO	NM	128	173
48 The Wellsville Bank	Wellsville, MO	Sep 12	PO	NM	290	325
49 Security Bank	Kingfisher, OK	Sep 15	P&A	NM	149	NA
50 Farmers State Bank	Tindall, MO	Sep 17	PO	NM	52	70
51 Stover Bank	Stover, MO	Oct 3	P&A	NM	153	NA
52 DeSoto Bank and Trust Company	Mansfield, LA	Oct 9	PO	NM	996	1,169
53 The Union Bank	Uhrichsville, OH	Oct 27	PO	NM	1,992	1,906
54 Bank of Cambria	Cambria, WI	Dec 1	P&A	NM	317	NA
55 Citizens State Bank	Palmyra, IN	Dec 5	PO	NM	297	350
56 Scottsburg State Bank	Scottsburg, IN	Dec 5	PO	NM	491	563
57 The Union State Bank	Crothersville, IN	Dec 7	PO	NM	207	248
58 The Brewster State Bank	Brewster, KS	Dec 7	P&A	NM	75	NA
59 The First State Bank of Lignite	Lignite, ND	Dec 12	PO	NM	46	83
60 The First National Bank of Centerville	Centerville, SD	Dec 18	PO	NM	506	569
61 Northern and Dakota Trust Company	Fargo, ND	Dec 19	P&A	NM	479	NA
62 First International Bank	Minot, ND	Dec 19	P&A	NM	360	NA
63 The First International Bank of Williston	Williston, ND	Dec 19	P&A	NM	763	NA
64 Bank of Berthold	Berthold, ND	Dec 21	P&A	NM	84	NA
65 First State Bank	Coteau, ND	Dec 21	P&A	NM	43	NA
66 The Cummings State Bank	Cummings, ND	Dec 21	P&A	NM	30	NA
67 Reservation State Bank	Makoti, ND	Dec 21	P&A	NM	78	NA
68 First State Bank of Max	Max, ND	Dec 21	P&A	NM	100	NA
69 First State Bank of Powers Lake	Powers Lake, ND	Dec 21	P&A	NM	76	NA
Total Banks: 69		PO =	42		\$27,543	\$12,615
		P&A =	27			
		Total banks	69			

Table BC-36
BIF Closings and Assistance Transactions
 Calendar Year 1936
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
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1 State Bank of Sherman, Sherman, Texas, was closed December 31, 1935 but was not placed in receivership until 1936.

Source: FDIC, 1936 Annual Report, Tables 145, 146 & 150, page 193, 194 & 202

Revised 11-8-95

Table BC-37
BIF Closings and Assistance Transactions
 Calendar Year 1937
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Bank of Houghton	Houghton, SD	Jan 12	PO	NM	\$50	\$82
2 Sargent County Bank	Forman, ND	Jan 14	P&A	NM	154	NA
3 Farmers Bank of Trenton	Trenton, MO	Feb 10	PO	NM	323	335
4 Farmers State Bank	Corsica, SD	Feb 18	PO	NM	164	205
5 Akaska State Bank	Akaska, SD	Feb 18	PO	NM	62	92
6 The Citizens State Bank of Lebanon	Lebanon, SD	Feb 20	PO	NM	112	154
7 The First National Bank of Ismay	Ismay, MT	Feb 20	P&A	N	83	NA
8 Rio State Bank	Rio, IL	Mar 26	PO	NM	329	384
9 First International Bank	Noonan, ND	Apr 3	PO	NM	139	192
10 Texas State Bank and Trust Company	Corpus Christi, TX	Apr 8	PO	NM	419	628
11 First State Bank	Arlington, TX	Apr 12	PO	NM	720	719
12 Robbins Bank & Trust Company	Robbins, TN	Apr 15	P&A	NM	29	NA
13 Bank of Eureka	Eureka, MO	Apr 23	PO	NM	57	70
14 Whitewood Banking Company	Whitewood, SD	Apr 29	PO	NM	88	124
15 Hartford Deposit Bank1	Hartford, KY	Apr 30	RO	N/A	206	NA
16 St. Onge State Bank	St. Onge, SD	Apr 30	PO	NM	61	81
17 The Citizens Bank	Bucklin, MO	May 1	PO	NM	141	157
18 Farmers & Merchants Trust Bank	Cape Charles, VA	May 22	P&A	NM	844	NA
19 The Farmers National Bank of Grayville	Grayville, IL	May 27	P&A	N	258	NA
20 Carroll Exchange Bank	Carrollton, MO	May 29	P&A	NM	787	NA
21 The First National Bank of Mahanoy City	Mahanoy City, PA	Jun 5	P&A	N	2,060	NA
22 Coloma State Bank	Coloma, WI	Jun 14	PO	NM	79	94
23 The Romney Bank	Romney, IN	Jun 15	PO	NM	56	64
24 Union State Bank and Trust Company	Bryan, TX	Jun 16	PO	NM	302	359
25 The First National Bank of Pukwana	Pukwana, SD	Jun 16	P&A	N	127	NA
26 The State Bank of Marcellus2	Marcellus, MI	Jun 17	PO	NM	64	95
27 Hardin Trust Company	Hardin, MO	Jun 18	PO	NM	225	259
28 Amite River Bank	Denham Springs, LA	Jun 23	PO	NM	248	308
29 Ghent Deposit Bank	Ghent, KY	Jun 26	PO	NM	189	223
30 First State Bank of South San Antonio	San Antonio, TX	Jun 29	PO	NM	490	514
31 The Taylor National Bank of Campbellsville	Campbellsville, KY	Jun 30	PO	N	914	1,651
32 Bank of Sturgis	Sturgis, KY	Jul 3	PO	NM	213	246
33 American Bank	Higginsville, MO	Jul 3	P&A	NM	206	NA
34 Bank of Anutt	Anutt, MO	Jul 12	P&A	NM	33	NA

Table BC-37
BIF Closings and Assistance Transactions
 Calendar Year 1937
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 Chattooga County Bank	Summerville, GA	Jul 13	PO	NM	205	265
36 Farmers State Bank of Bainville	Bainville, MT	Jul 13	PO	NM	54	104
37 Farmers & Merchants Bank	Newbern, TN	Jul 17	PO	NM	189	264
38 Peoples Bank of Bloxom, Inc.	Bloxom, VA	Jul 19	PO	NM	63	101
39 Michigan City Trust & Savings Bank	Michigan City, IN	Jul 20	P&A	NM	983	NA
40 Peoples Exchange Bank3	Gadsden, TN	Jul 23	P&A	N/A	122	NA
41 First Bank & Trust Company of Hamilton	Hamilton, MO	Jul 24	PO	NM	544	698
42 Kochan Banking Company	Maysville, MO	Aug 5	P&A	NM	173	NA
43 The Bank of Noel	Noel, MO	Aug 11	PO	NM	108	135
44 The First National Bank of Albertville	Albertville, AL	Aug 12	P&A	N	428	NA
45 The Fort Greene National Bank in New York	Brooklyn, NY	Aug 14	PO	N	1,987	2,379
46 Farmers and Merchants Bank	Brillion, WI	Aug 21	P&A	NM	159	NA
47 Farmers Bank & Trust Company	Charles Town, WV	Aug 31	PO	NM	1,361	1,262
48 Roanoke State Bank	Roanoke, IL	Sep 8	PO	NM	280	265
49 Stoneham Trust Company	Stoneham, MA	Sep 11	P&A	NM	809	NA
50 The Bank of Galena	Galena, MO	Sep 14	PO	NM	76	93
51 Burt State Bank	Burt, ND	Sep 25	PO	NM	39	63
52 Westwood Trust Company	Westwood, NJ	Sep 30	P&A	NM	648	NA
53 Ringgold State Bank	Ringgold, TX	Oct 1	PO	NM	51	92
54 The First National Bank of Lovelady	Lovelady, TX	Oct 1	P&A	N	78	NA
55 The First National Bank of Perth Amboy	Perth Amboy, NJ	Oct 2	P&A	N	3,660	NA
56 Perth Amboy Trust Company	Perth Amboy, NJ	Oct 2	PO	SM	1,344	2,899
57 The Raritan Trust Company	Perth Amboy, NJ	Oct 2	PO	SM	365	707
58 Farmers State Bank of Carlisle	Carlisle, MN	Oct 7	PO	NM	82	99
59 State Bank of Mundelein	Mundelein, IL	Oct 18	P&A	NM	522	NA
60 The First National Bank in Burlington	Burlington, IA	Oct 20	P&A	N	3,594	NA
61 The Little Ferry National Bank	Little Ferry, NJ	Oct 22	P&A	N	744	NA
62 The Nescopeck National Bank	Nescopeck, PA	Oct 22	PO	N	329	397
63 Farmers State Bank	Wyndmere, ND	Oct 23	PO	NM	72	100
64 First State Bank	Barbourville, KY	Oct 29	PO	NM	391	425
65 Farmers & Merchants Bank of Elgin	Elgin, ND	Oct 30	PO	NM	35	57
66 Carter County Commercial Bank	Olive Hill, KY	Oct 30	PO	NM	109	139
67 First State Bank	Center, ND	Nov 1	PO	NM	52	80
68 Bank of Alba	Alba, MO	Nov 1	PO	NM	79	97

Table BC-37
BIF Closings and Assistance Transactions
 Calendar Year 1937
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
69 Commercial Bank & Trust Company	Union City, IN	Nov 4	PO	NM	733	853
70 Bank of Swifton	Swifton, AR	Nov 19	PO	NM	157	208
71 First State Bank of Cobden	Cobden, IL	Nov 24	P&A	NM	52	NA
72 Loganville State Bank	Loganville, WI	Nov 27	P&A	NM	489	NA
73 Sterling State Bank	Sterling, ND	Nov 30	PO	NM	84	121
74 Nevada Trust Company	Nevada, MO	Dec 2	PO	NM	189	242
75 Peoples United Bank	Southport, NC	Dec 2	P&A	NM	162	NA
76 Big Falls State Bank	Big Falls, WI	Dec 17	PO	NM	85	103
77 First Nat Bk & Tr Co. of Manhasset	Manhasset, NY	Dec 20	P&A	N	1,214	NA
Total Banks: 77					33,132	19,284

PO = 50
 P&A = 26
 RO = 1
 Total banks 77

- 1 Hartford Deposit Bank, Hartford, Kentucky closed on April 30, 1937 and reopened on May 17, 1937 without disbursements from FDIC.
- 2 Voluntary liquidation in which FDIC, by arrangement with the board of directors of the bank, acted as liquidating agent.
- 3 Peoples Exchange Bank, Gadsden, Tennessee was closed on July 23, 1937 and deposits liabilities were assumed by The Bank of Crockett, Bells, Tennessee on August 3, 1937 without requiring disbursements from the FDIC.

Source:

FDIC, 1937 Annual Report, Tables 149, 152 & 154, page 170, 176 & 180

Revised 11-8-95

Table BC-38
BIF Closings and Assistance Transactions
 Calendar Year 1938
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Harford Bank	Bel Air, MD	Dec 31, 1937	PO	NM	\$669	\$893
2 Worthville Deposit Bank	Worthville, KY	Jan 11	PO	NM	116	141
3 Bank of Decatur	Decatur, AR	Jan 19	PO	NM	84	97
4 First State Bank of Wolsey	Wolsey, SD	Jan 21	PO	NM	90	123
5 The Woodman State Bank	Woodman, WI	Jan 22	P&A	NM	152	NA
6 Belleville Bank & Trust Company	Belleville, IL	Jan 26	P&A	NM	2,795	NA
7 The Trout Creek State Bank	Trout Creek, MI	Jan 28	PO	NM	22	46
8 The Bank of Fremont	Fremont, NC	Jan 29	P&A	NM	341	NA
9 Farmers Security Bank	Maywood, NE	Feb 1	PO	NM	186	213
10 The First State Bank of Lathrop	Lathrop, MO	Feb 1	PO	NM	125	163
11 Pollock State Bank	Pollock, SD	Feb 1	PO	NM	56	103
12 Bank of Marion	Marion, AR	Feb 7	PO	NM	554	639
13 Bank of Strafford	Strafford, MO	Feb 10	PO	NM	122	136
14 Peoples Bank & Trust Company	Sparta, TN	Feb 10	P&A	NM	123	NA
15 The Briggsdale State Bank	Briggsdale, CO	Feb 10	PO	NM	8	14
16 The First National Bank of Purdon	Purdon, TX	Feb 12	PO	N	36	63
17 Farmers Bank of Blackburn	Blackburn, MO	Feb 17	PO	NM	51	79
18 State Bank of Surprise	Surprise, NE	Feb 28	PO	NM	56	65
19 Citizens State Bank	Hartford, AR	Mar 2	PO	NM	94	118
20 Bank of Northampton, Incorporated	Nassawadox, VA	Mar 3	P&A	NM	300	NA
21 Home Savings Bank	Des Moines, IA	Mar 5	P&A	NM	1,246	NA
22 First State Bank	Kulm, ND	Mar 14	PO	NM	142	212
23 The Borden State Bank	Borden, IN	Mar 18	PO	NM	135	165
24 Merchants' and Mechanics' Savings Bank of Norfolk	Norfolk, VA	Mar 26	P&A	NM	2,941	NA
25 Margate Trust Company	Margate City, NJ	Apr 2	PO	NM	367	702
26 The First State Bank	Colfax, ND	Apr 9	PO	NM	83	117
27 The City National Bank of Harrisburg	Harrisburg, IL	Apr 9	P&A	N	2,795	NA
28 Bank of Ellenboro	Ellenboro, NC	Apr 9	P&A	NM	54	NA
29 Camden Safe Deposit & Trust Company	Camden, NJ	Apr 11	P&A	SM	22,564	NA
30 West Jersey Trust Company	Camden, NJ	Apr 11	P&A	NM	8,985	NA
31 First State Bank of Ipswich	Ipswich, SD	Apr 12	PO	NM	184	210
32 Bank of Humboldt	Humboldt, SD	Apr 19	PO	NM	131	194
33 First State Bank	Turtle Lake, ND	Apr 19	PO	NM	144	186

Table BC-38
BIF Closings and Assistance Transactions
 Calendar Year 1938
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
34 Caroline State Bank	Caroline, WI	Apr 20	PO	NM	134	168
35 State Bank of Irene	Irene, SD	Apr 25	PO	NM	142	176
36 Sussex State Bank	Sussex, WI	May 14	P&A	NM	290	NA
37 Citizens State Bank of Andover	Andover, SD	May 17	PO	NM	48	78
38 Farmers Savings Bank	Ankeny, IA	May 19	PO	NM	163	186
39 German State Bank of Beulah	Beulah, ND	May 31	PO	NM	100	122
40 Leopolis State Bank	Leopolis, WI	Jun 3	PO	NM	143	205
41 Russell State Bank & Trust Company	Russell, IA	Jun 17	PO	NM	185	217
42 Central Savings Bank	Newport, KY	Jun 22	P&A	NM	1,361	NA
43 The Bank of Ashe	Jefferson, NC	Jun 24	P&A	NM	312	NA
44 Commercial Bank of Maryland	Frederick, MD	Jul 1	P&A	NM	1,410	NA
45 Bank of Milburn	Milburn, KY	Jul 11	PO	NM	62	79
46 Hudson State Bank	Hudson, SD	Jul 12	PO	NM	209	254
47 Bethel Springs Bank	Bethel Springs, TN	Jul 22	P&A	NM	39	NA
48 Takoma Park Bank	Takoma Park, MD	Jul 23	P&A	NM	2,048	NA
49 Hutchinson County Bank	Parkston, SD	Jul 27	PO	NM	215	273
50 Winooski Savings Bank	Winooski, VT	Jul 28	PO	MI	2,479	4,008
51 State Bank of Rice Lake	Rice Lake, WI	Aug 15	PO	NM	841	946
52 Bank of Highmore (Drew Bros.)	Highmore, SD	Aug 16	PO	NM	79	109
53 The Farmers & Merchants Bank	Madison, MO	Aug 18	PO	NM	95	119
54 Home Bank & Trust Company	Winchester, TN	Aug 19	PO	NM	278	401
55 Hitchcock State Bank	Hitchcock, SD	Aug 24	PO	NM	54	79
56 Jerauld County Bank	Wessington Springs, SD	Aug 31	PO	SM	211	260
57 First Bank of Flaxton	Flaxton, ND	Aug 31	PO	NM	53	80
58 First State Bank	Hewitt, MN	Sep 2	PO	NM	112	135
59 Stockmens State Bank	Medora, ND	Sep 24	PO	NM	74	87
60 The Saranac Lake National Bank	Saranac Lake, NY	Sep 24	P&A	N	491	NA
61 First State Bank	Wilmot, SD	Sep 29	PO	NM	112	165
62 Bank of Lockport	Lockport, KY	Oct 11	PO	NM	51	68
63 Bank of Eton	Eton, GA	Oct 12	P&A	NM	29	NA
64 Kermit State Bank	Kermit, WV	Nov 1	PO	NM	67	120
65 Fayette Bank	Fayette, MO	Nov 3	PO	NM	303	348
66 Bank of Bellflower	Bellflower, MO	Nov 5	P&A	NM	52	NA
67 Farmers State Bank of Anamoose	Anamoose, ND	Nov 26	PO	NM	39	62

Table BC-38
BIF Closings and Assistance Transactions
 Calendar Year 1938
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
68 The Bank of Cuba	Cuba, Al	Nov 26	PO	NM	100	89
69 The First National Bank of Roosevelt	Roosevelt, NY	Nov 26	P&A	N	1,001	NA
70 The National City Bank of Lynn	Lynn, MA	Dec 3	P&A	N	2,233	NA
71 Coleman State Bank	Coleman, WI	Dec 14	P&A	NM	234	NA
72 Boiling Springs State Bank	Boiling Springs, PA	Dec 17	P&A	NM	147	NA
73 Farmers State Bank of London	London, KY	Dec 21	PO	NM	287	355
74 Farmers State Bank	Canton, WI	Dec 31	PO	NM	30	51
Total Banks: 74		PO =	49		\$62,064	\$13,919
		P&A =	24			
		Total comm'l	73			
Source:		PO =	1			
FDIC, 1938 Annual Report, Tables 158 - 161, page 248-255		Total savings	1			
Revised 11-8-95		Total banks	74			

Table BC-39
BIF Closings and Assistance Transactions
 Calendar Year 1939
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Oconto County State Bank	Oconto Falls, WI	Jan 4	PO	NM	\$346	\$386
2 The First National Bank of Preston	Preston, MN	Jan 5	PO	N	285	304
3 First State Bank	Elgin, TX	Jan 9	PO	NM	287	347
4 Bank of Hancock	Hancock, WI	Jan 12	P&A	NM	248	NA
5 First State Bank	Marquez, TX	Jan 16	PO	NM	46	87
6 Bank of Scranton	Scranton, ND	Jan 16	PO	NM	94	153
7 The Hillsboro-Queen Anne Bank, Inc.	Hillsboro, MD	Jan 21	P&A	NM	249	NA
8 The Farmers Bank of Newtown	Newtown, MO	Feb 2	PO	NM	89	114
9 Farmers State Bank in Merkel	Merkel, TX	Feb 3	PO	NM	131	183
10 The Coudersport Trust Company	Coudersport, PA	Feb 4	PO	NM	706	952
11 The American National Bank of Camden	Camden, NJ	Feb 4	P&A	N	820	NA
12 The New Jersey Title Guarantee & Trust Co.	Jersey City, NJ	Feb 11	PO	SM	21,667	30,745
13 North Camden Trust Company	Camden, NJ	Feb 11	P&A	NM	820	NA
14 Groveton National Bank	Groveton, NH	Feb 14	P&A	N	297	NA
15 St. Joseph County Savings Bank	South Bend, IN	Feb 16	P&A	SB	1,584	NA
16 The St. Joseph Loan & Trust Company	South Bend, IN	Feb 16	P&A	NM	3,202	NA
17 The First Nat'l Bank & Tr Co. of Blackwood	Blackwood, NJ	Feb 18	P&A	N	708	NA
18 Peoples State Bank	Frankfort, KY	Feb 21	P&A	NM	1,932	NA
19 The First National Bank in Brooksville	Brooksville, FL	Feb 25	P&A	N	274	NA
20 The Bank of Rocky Hill	Rocky Hill, KY	Mar 4	PO	NM	154	163
21 The Point Pleasant National Bank	Point Pleasant, WV	Mar 7	PO	N	410	461
22 State Bank of Forestville	Forestville, WI	Mar 8	PO	NM	281	342
23 Rahway Trust Company	Rahway, NJ	Mar 11	P&A	SM	1187	NA
24 Eden State Bank	Eden, WI	Mar 18	P&A	NM	179	NA
25 The Fulton State Bank	Fulton, IN	Mar 18	PO	NM	137	168
26 State Bank of Bremen	Bremen, ND	Mar 18	PO	NM	28	61
27 Merchants & Farmers Bank	Atkins, AR	Mar 23	PO	NM	192	223
27 Bank of Amorita	Amorita, OK	Apr 6	PO	NM	117	132
29 The First National Bank of Plainfield	Plainfield, NJ	Apr 8	P&A	N	4080	NA
30 Bank of Brussels	Brussels, IL	Apr 14	P&A	NM	148	NA
31 The Trust Company of New Jersey	Jersey City, NJ	Apr 20	P&A	NM	48,822	NA
32 West Bergen Trust Company	Jersey City, NJ	Apr 20	P&A	NM	2,686	NA
33 Ripley Savings Bank & Trust Company	Ripley, TN	Apr 28	PO	NM	739	794
34 Columbia Trust Company of New Jersey	Hoboken, NJ	Apr 29	P&A	NM	1,484	NA

Table BC-39
BIF Closings and Assistance Transactions
 Calendar Year 1939
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 Bank of Eden	Eden, NY	Apr 29	P&A	NM	734	NA
36 Hudson Trust Company	Union City, NJ	Apr 29	P&A	NM	24,484	NA
37 Tatum State Bank	Tatum, TX	May 2	PO	NM	17	47
38 The Parksley National Bank	Parksley, VA	May 18	PO	N	182	279
39 Bank of Hartland	Hartland, WI	May 29	PO	NM	370	455
40 Gloucester City Trust Company	Gloucester City, NJ	Jun 3	P&A	NM	1160	NA
41 Commonwealth Trust Company	Union City, NJ	Jun 3	P&A	NM	5,763	NA
42 Merchants Trust Company	Union City, NJ	Jun 3	P&A	NM	5,593	NA
43 Glendive State Bank	Glendive, MT	Jun 15	PO	NM	119	162
44 The Hamilton Trust Company of Paterson	Paterson, NJ	Jun 17	PO	SM	2,860	3,734
45 The Plantsville National Bank	Plantsville, CT	Jun 24	PO	NM	464	380
46 Pleasantville Trust Company	Pleasantville, NJ	Jun 30	PO	NM	936	1,116
47 West Hudson County Trust Company	Harrison, NJ	Jun 30	P&A	NM	5,773	NA
48 Kearny National Bank	Kearny, NJ	Jun 30	P&A	N	3,092	NA
49 First State Bank of O'Fallon	O'Fallon, IL	Aug 28	PO	SM	102	50
50 Rardin State Bank	Rardin, IL	Aug 30	P&A	NM	3092	NA
51 Providence Citizens Bank	Providence, KY	Sep 1	PO	NM	251	306
52 The Farmers State Bank	Cato, WI	Sep 15	PO	NM	82	97
53 Security State Bank	Lawrence, NE	Oct 3	PO	NM	96	121
54 The Egg Harbor Commercial Bank	Egg Harbor City, NJ	Oct 7	P&A	NM	865	NA
55 The Farmers State Bank	Cuba, KS	Nov 25	P&A	NM	94	NA
56 Commercial Bank of Liberty	Liberty, KY	Nov 25	PO	NM	502	548
57 The Yonkers National Bank & Trust Co.	Yonkers, NY	Dec 4	P&A	N	8,849	NA
58 The State Bank of Liebenthal	Liebenthal, KS	Dec 6	PO	NM	58	60
59 Maynardville State Bank	Maynardville, TN	Dec 11	PO	NM	186	218
60 The Tuckerton Bank	Tuckerton, NJ	Dec 27	PO	NM	624	735
Total Banks: 60			PO =	32	\$160,777	\$43,923
			P&A =	27		
			Tot comm'l	59		
			P&A =	1		
			Tot savings	1		
			Total banks	60		

Source:
 FDIC, 1939 Annual Report, Tables 162, 164 & 166, page 216-217, 219-223
 Revised 11-8-95

Table BC-40
BIF Closings and Assistance Transactions
 Calendar Year 1940
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Guaranty Bond State Bank	North Zulch, TX	Jan 4	PO	NM	\$119	\$169
2 The Citizens State Bank of Niangua	Niangua, MO	Jan 12	PO	NM	119	143
3 Integrity Trust Company	Philadelphia, PA	Jan 13	P&A	SM	29,362	NA
4 Woodcliff Trust Company	North Bergen, NJ	Feb 3	P&A	NM	1,492	NA
5 Bank of Brocton	Brocton, NY	Feb 24	P&A	NM	444	NA
6 The National Bank of Westfield	Westfield, NY	Feb 24	P&A	N	1,611	NA
7 Bankers Trust Company	Atlantic City, NJ	Feb 29	PO	NM	986	2,131
8 Hartford Savings Bank and Trust Company	White River Junction, VT	Mar 9	P&A	NM	352	NA
9 Eugene State Bank	Eugene, MO	Mar 13	PO	NM	106	128
10 The Swedesboro National Bank	Swedesboro, NJ	Mar 16	P&A	N	680	NA
11 Farmers Bank	Dry Ridge, KY	Mar 23	PO	NM	286	363
12 The First National Bank of Wenatchee	Wenatchee, WA	Mar 26	P&A	N	1,548	NA
13 Blairsville Savings and Trust Company	Blairsville, PA	Apr 4	PO	NM	1,390	1,821
14 Baldwinville State Bank	Baldwinville, NY	Apr 6	P&A	NM	807	NA
15 First Trust & Deposit Company	Syracuse, NY	Apr 6	P&A	SM	48,256	NA
16 Bank of Reeder	Reeder, ND	Apr 17	P&A	NM	125	NA
17 Ashley State Bank	Ashley, ND	Apr 18	PO	NM	172	247
18 First State Bank	Wishek, ND	Apr 18	PO	NM	113	136
19 Bank of Moreland	Moreland, KY	Apr 19	PO	NM	124	142
20 The First National Bank of Harrison	Harrison, NY	Apr 20	P&A	N	1,924	NA
21 The Rye National Bank	Rye, NY	Apr 20	P&A	N	3,358	NA
22 The First National Bank of Bally	Bally, PA	Apr 27	P&A	N	619	NA
23 Mackey State Bank	Mackey, IN	May 9	PO	NM	25	40
24 The Southampton Bank	Southampton, NY	Jun 8	P&A	SM	1,274	NA
25 First State Bank of Stonewall	Stonewall, OK	Jun 13	PO	NM	147	143
26 The Lucerne State Bank	Lucerne, IN	Jun 22	PO	NM	166	195
27 First State Bank of Scotch Plains	Scotch Plains, NJ	Jun 22	P&A	NM	612	NA
28 The Westfield Trust Company	Westfield, NJ	Jun 22	P&A	SM	4,668	NA
29 Waushara County Bank	Plainfield, WI	Jun 25	P&A	NM	267	NA
30 Kane Trust and Savings Bank	Kane, PA	Jul 2	PO	NM	717	915
31 Chaseburg State Bank	Chaseburg, WI	Jul 13	P&A	NM	341	NA
32 Mount Pleasant Bank & Trust Co.	Pleasantville, NY	Jul 20	P&A	SM	2,137	NA
33 The Claxton State Bank	Claxton, GA	Jul 20	PO	NM	162	223
34 Bank of Williamsville	Williamsville, NY	Jul 27	P&A	NM	1,775	NA

Table BC-40
BIF Closings and Assistance Transactions
 Calendar Year 1940
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 Badger State Bank	Badger, SD	Aug 3	PO	NM	53	74
36 Mt. Union State Bank	Mt. Union, IA	Aug 24	P&A	NM	179	NA
37 First Citizens Bank & Trust Co. of Utica	Utica, NY	Sep 14	P&A	SM	34,277	NA
38 The Bank of Leslie	Leslie, GA	Sep 18	PO	NM	113	141
39 Savings Bank of Nanticoke	Nanticoke, MD	Oct 4	PO	NM	159	190
40 Bank of Eagle	Eagle, WI	Oct 25	PO	NM	387	457
41 The First National Bank of Burlingame	Burlingame, KS	Nov 19	PO	N	256	301
42 The State Exchange Bank	Holley, NY	Nov 23	P&A	NM	986	NA
43 The American Nat Bk of Santa Monica	Santa Monica, CA	Dec 4	P&A	N	1,078	NA
Total Banks: 43		PO =		19		Not
		P&A =		24	\$143,772	Meaningful
		Total banks		43		

Source:

FDIC, 1940 Annual Report, Tables 165, 168 & 169, page 232-233 and 236-237.

Revised 11-8-95

Table BC-41
BIF Closings and Assistance Transactions
 Calendar Year 1941
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Bank of Jamestown	Jamestown, MO	Jan 11	PO	NM	\$156	\$186
2 The First National Bank of Anadarko	Anadarko, OK	Jan 17	PO	N	725	822
3 First State Bank & Trust Co. of Indianola	Indianola, IL	Jan 29	PO	NM	165	195
4 Bank of Baldwin	Baldwyn, MS	Mar 8	PO	NM	179	233
5 The Keswick National Bank of Glenside	Glenside, PA	Apr 12	PO	N	1,200	1,307
6 The First Nat Bk & Tr Co. of Port Chester	Port Chester, NY	Apr 26	P&A	N	5,157	NA
7 Mutual Trust Co. of Westchester County	Port Chester, NY	Apr 26	P&A	SM	2,495	NA
8 The Exchange State Bank	Parsons, KS	Jun 23	P&A	NM	455	NA
9 Bank of Au Sable Forks, N.Y.	Au Sable Forks, NY	Sep 29	P&A	NM	800	NA
10 The First National Bank of Forestville	Forestville, NY	Nov 1	PO	N	303	328
11 The First National Bank of Dodgeville	Dodgeville, WI	Nov 29	PO	N	907	941
12 Banco Di Napoli Trust Co. of New York	New York, NY	Dec 11	PO	NM	10,991	13,799
13 The St. Charles State Bank	St. Charles, MI	Dec 13	P&A	SM	412	NA
14 The Franklin Trust Co.	Franklin, PA	Dec 22	P&A	NM	3,196	NA
15 The Lambertson National Bank of Franklin	Franklin, PA	Dec 22	P&A	N	2,476	NA
Total Banks: 15			P&A =	7		Not
			PO =	8	\$29,617	Meaningful
			Total banks	15		

Source:

FDIC, 1941 Annual Report, Tables 138-140, page 180-182

Revised 11-13-95

Table BC-42
BIF Closings and Assistance Transactions
 Calendar Year 1942
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Providence Bank	Scranton, PA	Jan 17	P&A	NM	\$754	NA
2 Palisade State Bank	Palisade, MN	Jan 21	PO	NM	88	\$91
3 The Louisa National Bank	Louisa, KY	Jan 31	P&A	N	477	NA
4 Bank of Draper	Draper, NC	Feb 6	PO	NM	83	129
5 The Haddonfield National Bank	Haddonfield, NJ	Feb 28	P&A	N	2,662	NA
6 The Citizens National Bank of Freeport	Freeport, NY	Mar 7	P&A	N	1,279	NA
7 The First National Bank of Weatherly	Weatherly, PA	Mar 14	P&A	N	521	NA
8 Floral Park Bank and Trust Company	Floral Park, NY	Mar 28	P&A	SM	1,999	NA
9 Bank of Malone	Malone, FL	Mar 31	PO	NM	140	149
10 The Emmaus National Bank	Emmaus, PA	Apr 25	P&A	N	1,399	NA
11 The First Nat Bk & Tr Co. of Dallastown	Dallastown, PA	Jun 20	P&A	N	1,351	NA
12 Farmer's and Merchant's Bank	Cochrane, WI	Jul 6	PO	NM	325	395
13 The First National Bank of Lehighon	Lehighon, PA	Aug 1	P&A	N	1,834	NA
14 Citizens Nat Bk & Tr Co. of Lehighon	Lehighon, PA	Aug 1	P&A	N	1,104	NA
15 The Harney County National Bank of Burns	Burns, OR	Aug 29	P&A	N	1,114	NA
16 Merchants Banking Trust Company	Mahanoy, PA	Sep 12	P&A	SM	859	NA
17 Farmers Bank	Lone Rock, WI	Oct 2	PO	NM	537	580
18 The Farmers National Bank of Selinsgrove	Selinsgrove, PA	Oct 17	P&A	N	719	NA
19 The Citizens Bank of Liberty	Liberty, MO	Nov 18	PO	NM	206	258
20 Guarantee Tr & Safe Dep. Co.-Mt. Carmel	Mt. Carmel, PA	Nov 28	P&A	NM	1,123	NA
		P&A =	14			Not
Total Banks: 20		PO =	6		\$17,451	Meaningful
		Total banks	20			

Source:

FDIC, 1942 Annual Report, Tables 120 & 122, page 98 & 100

Revised 11-13-95

Table BC-43
BIF Closings and Assistance Transactions
 Calendar Year 1943
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Poultney National Bank	Poultney, VT	Mar 17	PO	N	\$862	\$919
2 Bank of Black Mountain	Black Moutain, NC	Mar 18	PO	NM	767	855
3 Farmers State Bank of Cullom	Cullom, IL	Apr 2	PO	NM	474	439
4 The Jefferson County Nat Bk -Watertown	Watertown, NY	Sep 25	P&A	N	5,898	6,677
5 First National Bk & Tr Co. of Easton	Easton, PA	Dec 10	PO	N	4,171	5,169
		P&A =		1		
Total Banks: 5		PO =		4	\$12,172	\$14,059
		Total banks		5		

Source:

FDIC, 1943 Annual Report, Tables 125 & 127, page 104 & 106

Revised 11-13-95

Table BC-44
BIF Closings and Assistance Transactions
 Calendar Year 1944
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Brownville State Bank	Brownsville, IN	May 12	PO	NM	\$405	\$447
2 The First National Bank of Susquehanna	Susquehanna, PA	May 27	P&A	N	1,459	1,651
Total Banks: 2			P&A =	1		
			PO =	1	\$1,864	\$2,098
			Total banks	2		

Source:

FDIC, 1944 Annual Report, Table 115, page 150

Revised 11-13-95

Table BC-45
BIF Closings and Assistance Transactions
 Calendar Year 1945
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Farmers & Merchants State Bank	Fredericksburg, VA	Jan 13	P&A	NM	\$5,695	\$6,392
Total Banks: 1					\$5,695	\$6,392

Source:
 FDIC, 1945 Annual Report, Table 120, page 144

Revised 11-13-95

Table BC-46
BIF Closings and Assistance Transactions
 Calendar Year 1946
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Augusta County Bank, Inc.	Churchville, VA	Sep 14	P&A	NM	\$316	\$351
Total Banks: 1					\$316	\$351

Source:
 FDIC, 1946 Annual Report, Table 124, page 17

Revised 11-13-95

Table BC-47
BIF Closings and Assistance Transactions
 Calendar Year 1947
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The First National Bank of Evanston	Evanston, WY	Jan 11	P&A	N	\$1,991	\$1,803
2 The First National Bank of Lemont	Lemont, IL	Jan 25	P&A	N	1,749	1,666
3 The Central City National Bank	Central City, PA	Jul 12	P&A	N	1,709	1,693
4 Peoples Bank of Donalds	Donalds, SC	Nov 29	P&A	NM	713	762
5 Lyons State Bank	Lyons, WI	Dec 6	P&A	NM	804	874
Total Banks: 5					\$6,966	\$6,798

Source:

FDIC, 1947 Annual Report, Table 126, page 163

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Table BC-48
BIF Closings and Assistance Transactions
 Calendar Year 1948
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Columbus Trust Company	Newark, NJ	Jul 24	P&A	SM	\$7,921	\$7,892
2 The American National Bank of Pryor Creek	Pryor, OK	Nov 20	P&A	N	1,925	1,774
3 The First State Bank	Franklin, TX	Dec 18	P&A	SM	609	694
Total Banks: 3					\$10,455	\$10,360

Source:
 FDIC, 1948 Annual Report, Table 123, page 139

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Table BC-49
BIF Closings and Assistance Transactions
 Calendar Year 1949
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The First National Bank of Dyer	Dyer, IN	Feb 19	P&A	N	\$3,090	\$3,157
2 Stockmens Bank of Martinsdale	Martinsdale, MT	Apr 30	P&A	NM	709	634
3 The Citizens Banking Company	Weston, OH	Jun 11	P&A	NM	742	740
4 First National Bank of Monmouth ¹	Monmouth, OR	Jun 30	P&A	N/A	1,190	N/A
5 Farmers & Merchants State Bank	Spencerville, IN	Oct 8	P&A	NM	437	354
Total Banks: 5					\$6,168	\$4,885

¹ The First National Bank of Monmouth was closed on July 30, 1949 and deposit liabilities were assumed by The United States National Bank of Portland without requiring disbursements from the FDIC.

Sources:

FDIC, 1949 Annual Report, Table 122, page 191

Deposits for the First National Bank of Monmouth, Monmouth, Oregon are taken from FDIC, 1963 Annual Report, Table 23, page 42

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Table BC-50
BIF Closings and Assistance Transactions
 Calendar Year 1950
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Westphalia State Bank	Westphalia, MI	Apr 3	P&A	NM	\$1,126	\$744
2 The Bank of Aurora	Aurora, NC	Jul 24	P&A	NM	991	1,291
3 The Farmers First National Bank of Minooka	Minooka, IL	Aug 14	P&A	N	1,403	1,332
4 First National Bank in Cecil	Cecil, PA	Oct 9	P&A	N	2,245	638
Total Banks: 4					\$5,765	\$4,005

Source:

FDIC, 1950 Annual Report, Table 122, page 281

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Table BC-51
BIF Closings and Assistance Transactions
 Calendar Year 1951
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Brazeau Bank	Brazeau, MO	Jan 22	P&A	NM	\$148	\$144
2 The Parnassus National Bank	New Kensington, PA	Aug 25	P&A	N	3,260	2,906
Total Banks: 2					\$3,408	\$3,050

Source:

FDIC, 1951 Annual Report, Table 122, page 191

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Table BC-52
BIF Closings and Assistance Transactions
 Calendar Year 1952
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Thomasville Bank and Trust Co.	Thomasville, AL	Jan 21	P&A	NM	\$1,757	\$1,031
2 Camden State Bank	Camden, IL	May 5	P&A	NM	817	838
3 Bank of Dierks	Dierks, AR	Sep 2	P&A	NM	583	520
Total Banks: 3					\$3,157	\$2,389

Source:

FDIC, 1952 Annual Report, Table 121, page 143

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Table BC-53
BIF Closings and Assistance Transactions
 Calendar Year 1953
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Mayfield State Bank	Mayfield, PA	Feb 13	P&A	NM	\$1,305	\$1,355
2 Devon North Town State Bank ^{1, 2}	Chicago, IL	Apr 11	RO	N/A	19,413	NA
3 West Irving State Bank of Chicago ^{1, 3}	Chicago, IL	Apr 11	RO	N/A	7,036	NA
4 First State Bank of Elmwood Park	Elmwood Park, IL	May 26	P&A	NM	16,957	17,456
Total Banks: 4					\$44,711	Not Meaningful

- 1 Both insured banks in Illinois were closed by the State banking authority "for examination and adjustments" and were reopened without disbursements from the FDIC.
- 2 Bank closed on April 11, 1953 and reopened on May 28, 1993.
- 3 Bank closed on April 11, 1953 and reopened on April 20, 1953.

Sources:

FDIC, 1953 Annual Report, Table 119, page 135

Deposits for the Devon North Town State Bank and West Irving State Bank of Chicago, both located in Chicago, Illinois are taken from FDIC, 1963 Annual Report, Table 23, page 42.

Class for Mayfield State Bank and First State Bank of Elmwood Park is taken from FDIC, 1958 Annual Report, Table 31, page 103.

Table BC-54
BIF Closings and Assistance Transactions
 Calendar Year 1954
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Bank of Ila	Ila, GA	Aug 9	P&A	NM	\$60	\$98
2 Bank of Whitesville	Whitesville, KY	Oct 1	P&A	NM	930	1,040
Total Banks: 2					\$990	\$1,138

Source:

FDIC, 1954 Annual Report, Table 120, page 169

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Table BC-55
BIF Closings and Assistance Transactions
 Calendar Year 1955
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 First National Bank of Lewisville	Lewisville, TX	Jan 27	PO	N	\$892	\$721
2 Rathdrum State Bank	Rathdrum, ID	Apr 30	PO	NM	909	1,017
3 Bank of North Idaho	Priest River, ID	Apr 30	PO	NM	983	1,101
4 Joshua Monument Nat Bank-Twenty-nine Palms	Twenty-nine Palms, CA	Jul 25	PO	N	3,714	3,111
5 Frontier Trust Company	Fort Fairfield, ME	Oct 3	P&A	NM	5,465	6,036
Total Banks: 5					\$11,963	\$11,986

Source:

FDIC, 1955 Annual Report, Table 119, page 165

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Table BC-56
BIF Closings and Assistance Transactions
 Calendar Year 1956
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 River Oaks State Bank	Forth Worth, TX	Oct 15	PO	NM	\$4,703	\$5,202
2 The Home National of Ellenville	Ellenville, NY	Dec 4	P&A	N	6,578	7,712
Total Banks: 2					\$11,281	\$12,914

Source:

FDIC, 1956 Annual Report, Table 119, page 147

Table BC-57
BIF Closings and Assistance Transactions
 Calendar Year 1957
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 First State Bank of Yorktown	Yorktown, TX	Apr 10	PO	SM	\$1,163	\$1,253
2 Del Rio National Bank ¹	Del Rio, TX	Jun 20	RO	N	10,084	N/A
Total Banks: 2					\$11,247	\$1,253

¹ Insured bank was placed in receivership on June 20, 1957 and restored to solvency without disbursement from FDIC and reopened on July 3, 1957.

Sources:

FDIC, 1957 Annual Report, Table 123, page 149

Deposits for Del Rio National Bank are taken from FDIC, 1963 Annual Report, Table 23, page 42.

Class for First State Bank of Yorktown is taken from FDIC, 1958 Annual Report, Table 22, page 53.

Table BC-58
BIF Closings and Assistance Transactions
 Calendar Year 1958
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The First National Bank of Halfway	Halfway, OR	Mar 17	PO	N	\$1,368	\$1,446
2 Peoples State Bank	Richland Springs, TX	May 5	PO	NM	574	618
3 The Rushville Banking Company	Rushville, OH	May 26	P&A	NM	4,084	4,476
4 The Manufacturers' Bank of Edgewater	Edgewater, NJ	Jul 17	PO	NM	2,213	2,365
Total Banks: 4					\$8,239	\$8,905

Source:

FDIC, 1958 Annual Report, Table 123, page 227

Table BC-59
BIF Closings and Assistance Transactions
 Calendar Year 1959
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Bartlett State Bank	Bartlett, NE	May 13	PO	NM	\$504	\$570
2 Liberal State Bank	Liberal, MO	Jun 9	PO	NM	925	1,012
3 First State Bank	Tenaha, TX	Dec 3	PO	NM	1,110	1,277
Total Banks: 3					\$2,539	\$2,859

Source:

FDIC, 1959 Annual Report, Table 122, page 274

Table BC-60
BIF Closings and Assistance Transactions
 Calendar Year 1960
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Capitol Hill State Bank	Oklahoma City, OK	Jul 29	PO	NM	\$6,955	\$7,506
Total Banks: 1					\$6,955	\$7,506

Source:

FDIC, 1960 Annual Report, Table 120, page 184

Table BC-61
BIF Closings and Assistance Transactions
 Calendar Year 1961
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Sheldon National Bank	Sheldon, IA	Jan 16	PO	N	\$3,884	\$4,365
2 Bank of Earlsboro	Earlsboro, OK	Aug 11	PO	NM	902	962
3 Bank of Ochlochnee	Ochlochnee, GA	Sep 7	PO	NM	872	984
4 The First National Bank of Maud	Maud, OK	Dec 19	PO	N	1,509	1,626
5 First State Bank	Premont, TX	Dec 30	PO	SM	1,652	1,882
Total Banks: 5					\$8,819	\$9,819

Source:

FDIC, 1961 Annual Report, Table 124, page 152

Table BC-62
BIF Closings and Assistance Transactions
 Calendar Year 1962
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Ass
1 The First National Bank of Exeter	Exeter, PA	Feb 19	P&A	N	\$3,011	NA
Total Banks: 1					\$3,011	NA

The First National Bank of Exeter, Exeter, PA. was placed into conservatorship and its deposits were assumed by The Wyoming National Bank of Wilkes-Barre without disbursements from FDIC, February 26, 1962.

Source:

FDIC, 1962 Annual Report, page 4

Assets taken from FDIC, 1963 Annual Report, Table 23, page 42.

Table BC-63
BIF Closings and Assistance Transactions
 Calendar Year 1963
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The First Bank of Westmont	Westmont, IL	May 24	PO	NM	\$6,659	\$7,055
2 Chatham Bank of Chicago	Chicago, IL	Aug 23	PO	NM	16,782	19,124
Total Banks: 2					\$23,441	\$26,179

Source:
 FDIC, 1963 Annual Report, Table 124, page 181

Table BC-64
BIF Closings and Assistance Transactions
 Calendar Year 1964
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The First National Bank of Marlin	Marlin, TX	Mar 10	PO	N	\$3,459	\$3,741
2 The State Savings Bank of Minden City	Minden City, MI	Mar 17	PO	NM	1,233	1,310
3 First State Bank	Dell City, TX	Jul 4	PO	NM	1,082	1,237
4 Belleview Valley Bank	Belleview, MO	Jul 20	PO	NM	1,189	1,285
5 Frontier Bank	Covelo, CA	Jul 31	PO	NM	2,312	2,642
6 Crown Savings Bank	Newport News, VA	Sep 4	PO	NM	7,023	7,865
7 Nebraska St Bank of Valentine, Nebraska	Valentine, NE	Oct 29	PO	NM	7,025	7,769
Total Banks: 7					\$23,323	\$25,849

Source:

FDIC, 1964 Annual Report, Table 123, page 223

Table BC-65
BIF Closings and Assistance Transactions
 Calendar Year 1965
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Brighton National Bank	Brighton, CO	Jan 22	PO	N	\$2,254	\$3,015
2 San Francisco National Bank	San Francisco, CA	Jan 22	PO	N	40,176	54,061
3 Winona State Bank	Winona, TX	Feb 5	PO	NM	435	479
4 Malone State Bank	Malone, TX	Feb 25	P&A	NM	524	589
5 First State Bank	Covington, TX	Apr 5	P&A	NM	488	606
Total Banks: 5					\$43,877	\$58,750

Source:

FDIC, 1965 Annual Report, Table 123, page 181

Table BC-66
BIF Closings and Assistance Transactions
 Calendar Year 1966
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Five Points National Bank	Miami, FL	Jan 12	P&A	N	\$2,967	\$2,703
2 Citizens Bank	Pottsville, AR	Jan 24	PO	NM	774	832
3 Blanket State Bank	Blanket, TX	Jan 31	P&A	NM	1,183	1,257
4 Saguache County National Bank	Saguache, CO	Mar 17	P&A	N	725	512
5 Bank of Gray Summit	Gray Summit, MO	Apr 7	P&A	NM	1,832	1,935
6 Public Bank	Detroit, MI	Oct 12	P&A	NM	92,960	110,077
7 First State Bank of Tuscola	Tuscola, TX	Oct 17	P&A	NM	3,081	3,330
Total Banks: 7					\$103,522	\$120,646

Source:
 FDIC, 1966 Annual Report, Table 122, page 185

Table BC-67
BIF Closings and Assistance Transactions
 Calendar Year 1967
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Bank of Pine Apple	Pine Apple, AL	Jan 31	PO	SM	\$3,885	\$4,289
2 Southern Bank of St. Petersburg	St. Petersburg, FL	Feb 17	PO	NM	2,451	2,884
3 Sacul State Bank	Sacul, TX	Jun 23	PO	NM	724	762
4 The Cedar Vale National Bank	Cedar Vale, KS	Jul 7	PO	N	3,818	4,058
Total Banks: 4					\$10,878	\$11,993

Source:

FDIC, 1967 Annual Report, Table 124, page 219

Table BC-68
BIF Closings and Assistance Transactions

(Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Lorenzo State Bank	Lorenzo, TX	Feb 13	P&A	NM	\$5,612	\$6,159
2 Central National Bank of Jacksonville	Jacksonville, FL	May 27	P&A	N	11,757	13,445
3 Bank of Commerce	Tonkawa, OK	Sep 25	P&A	NM	5,155	5,551
Total Banks: 3					\$22,524	\$25,155

Source:

FDIC, 1968 Annual Report, Table 124, page 231

Table BC-69
BIF Closings and Assistance Transactions
 Calendar Year 1969
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Rocky Mountain Bank	Lakewood, CO	Feb 6	P&A	NM	\$8,065	\$8,617
2 Citizens State Bank	Alvarado, TX	Apr 12	PO	NM	2,320	2,556
3 The Morrice State Bank	Morrice, MI	May 6	P&A	SM	2,167	2,283
4 The First State Bank	Dodson, TX	May 12	PO	SM	1,085	1,134
5 The State National Bank	Lovelady, TX	May 28	PO	N	3,802	4,136
6 First National Bank of Ursa	Ursa, IL	Aug 20	PO	N	1,798	2,053
7 The Big Lake State Bank	Big Lake, TX	Aug 22	P&A	NM	4,427	4,750
8 The First State Bank	Aransas Pass, TX	Sep 5	P&A	NM	10,472	11,417
9 The First National Bank of Coalville	Coalville, UT	Oct 10	P&A	N	5,992	6,625
Total Banks: 9					\$40,128	\$43,571

Source:

FDIC, 1969 Annual Report, Table 121, pages 291-292

Table BC-70
BIF Closings and Assistance Transactions
 Calendar Year 1970
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 State Bank of Prairie City	Prairie City, IA	Feb 22	PO	NM	\$3,897	\$4,130
2 The Peoples State Savings Bank	Auburn, MI	Apr 18	PO	NM	9,940	10,877
3 Farmers Bank of Petersburg	Petersburg, KY	Jun 25	PO	NM	1,259	1,074
4 Eatontown National Bank	Eatontown, NJ	Aug 7	PO	N	15,912	21,417
5 First State Bank of Bonne Terre	Bonne Terre, MO	Aug 24	P&A	NM	7,118	8,003
6 City Bank of Philadelphia	Philadelphia, PA	Sep 3	P&A	NM	8,839	10,775
7 Berea Bank and Trust Company	Berea, KY	Oct 8	P&A	NM	5,375	5,871
Total Banks: 7					\$52,340	\$62,147

Source:

FDIC, 1970 Annual Report, Table 121, page 229-230

Table BC-71
BIF Closings and Assistance Transactions
 Calendar Year 1971
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Sharpstown State Bank	Houston, TX	Jan 25	PO	NM	\$66,763	\$78,903
2 Birmingham-Bloomfield Bank	Birmingham, MI	Feb 16	P&A	NM	57,547	109,739
3 Farmers State Bank of Carlock	Carlock, IL	Feb 17	PO	NM	2,077	2,196
4 Bank of Salem	Salem, NE	Apr 5	PO	NM	606	679
5 Unity Bank & Trust Company ^{1,2}	Boston (Roxbury), MA	Jul 27	13(c)	NM	9,300	NA
6 The First National Bank of Cripple Creek	Cripple Creek, CO	Nov 30	PO	N	1,201	1,301
7 First Community State Bank of Savannah	Savannah, MO	Dec 30	PO	NM	3,488	3,701
Total Banks: 7					\$140,982	\$196,519

1 13(c): financial assistance from FDIC to prevent failure.
 2 Deposits taken from FDIC, 1971 Annual Report, page 6

Source:
 FDIC, 1971 Annual Report, Table 122, page 242-243

Table BC-72
BIF Closings and Assistance Transactions
 Calendar Year 1972
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Bank of the Commonwealth ^{1, 2}	Detroit, MI	Jan 18	13(c)	SM	NA	\$1,300,000
2 Surety Bank and Trust Company	Wakefield, MA	May 27	PO	NM	20,385	22,054
Total Banks: 2					\$20,385	\$1,322,054

1 13(c): financial assistance from FDIC to prevent failure.
 2 Assets are taken from FDIC Annual Report, P.5.

Source:
 FDIC, 1972 Annual Report, Table 122, page 278

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Table BC-73
BIF Closings and Assistance Transactions
 Calendar Year 1973
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Delta Security Bank and Trust Company	Ferriday, LA	Jan 19	PO	NM	\$8,079	\$9,780
2 Skyline National Bank	Denver, CO	Mar 26	P&A	N	6,006	6,527
3 Elm Creek State Bank	Elm Creek, NE	May 7	PO	NM	2,915	3,186
4 The First State Bank	Vernon, TX	Jul 16	PO	NM	14,797	16,242
5 First National Bank of Eldora	Eldora, IA	Oct 5	P&A	N	7,540	8,072
6 United States National Bank	San Diego, CA	Oct 18	P&A	N	931,954	1,265,868
Total Banks: 6					\$971,291	\$1,309,675

Source:

FDIC, 1973 Annual Report, Table 122, page 228-229

Table BC-74
BIF Closings and Assistance Transactions
 Calendar Year 1974
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 American Bank & Trust ¹	Orangeburg, SC	Sep 8	13(c)	NM		
American Bank & Trust ¹	Orangeburg, SC	Sep 20	P&A	NM	\$112,703	\$147,137
2 Tri-City Bank	Warren, MI	Sep 27	P&A	SM	14,876	16,295
3 Franklin National Bank	New York, NY	Oct 8	P&A	N	1,444,982	3,655,662
4 Cromwell State Savings Bank	Cromwell, IA	Oct 9	P&A	NM	3,271	3,502
Total Banks: 4					\$1,575,832	\$3,822,596

¹ On September 8, the FDIC announced that it had arranged to provide, under Section 13(c), whatever the bank needed to enable it to deal with a short term liquidity problem. On September 20, the Southern Bank and Trust Company, as part of a purchase and assumption transaction with the Corporation, had agreed to all the deposit liabilities of AB&T.

Source:

FDIC, 1974 Annual Report, Table 122, page 246

Revised 11-14-95

Table BC-75
BIF Closings and Assistance Transactions
 Calendar Year 1975
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Swope Parkway National Bank	Kansas City, MO	Jan 3	PO	N	\$7,422	\$7,576
2 Northern Ohio Bank	Cleveland, OH	Feb 19	P&A	NM	95,616	103,782
3 Franklin Bank	Houston, TX	Mar 24	PO	NM	18,247	20,690
4 Chicopee Bank & Trust Company	Chicopee, MA	May 9	P&A	NM	9,862	11,406
5 Algoma Bank	Algoma, WI	May 30	P&A	NM	4,772	5,176
6 Bank of Picayune	Picayune, MS	Jun 18	P&A	NM	15,352	18,049
7 Bank of Chidester	Chidester, AR	Jul 1	P&A	NM	2,298	2,449
8 State Bank of Clearing	Chicago, IL	Jul 12	P&A	SM	60,603	74,354
9 Astro Bank	Houston, TX	Oct 16	P&A	NM	5,168	5,471
10 American City Bank & Trust Company, N.A.	Milwaukee, WI	Oct 21	P&A	N	98,344	147,563
11 The Peoples Bank of the Virgin Islands	Charlotte Amalie, St. Thomas, VI	Oct 24	PO	NM	14,256	14,879
12 The Peoples Bank	Wilcox, AZ	Dec 19	P&A	NM	5,044	5,657
13 The First State Bank of Jennings	Jennings, KS	Dec 27	P&A	NM	2,613	2,898
Total Banks: 13					\$339,597	\$419,950

Source:

FDIC, 1975 Annual Report, Table 122, page 198-199

Table BC-76
BIF Closings and Assistance Transactions
 Calendar Year 1976
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Ass
1 The Bank of Bloomfield	Bloomfield, NJ	Jan 10	P&A	NM	\$25,969	\$31,652
2 Bank of Woodmoor	Woodmoor, CO	Jan 12	P&A	NM	3,549	4,033
3 The Hamilton National Bank of Chattanooga	Chattanooga, TN	Feb 16	P&A	N	336,292	412,107
4 South Texas Bank	Houston, TX	Feb 25	P&A	NM	7,074	7,756
5 Farmers Bank of the State of Delaware ¹	Wilmington, DE	Mar 15	13(c)	NM	370,000	NA
6 First State Bank of Northern California	San Leandro, CA	May 21	P&A	NM	53,405	56,018
7 Northeast Bank of Houston	Houston, TX	Jun 3	P&A	NM	17,452	18,141
8 First State Bank of Hudson County	Jersey City, NJ	Jun 14	P&A	NM	13,790	14,072
9 Mt. Zion Deposit Bank	Mt. Zion, KY	Jun 25	PO	NM	555	507
10 Coronado National Bank	Denver, CO	Jun 25	PO	N	2,610	2,613
11 Citizens State Bank	Carrizo Springs, TX	Jun 28	PO	NM	15,943	17,410
12 The New Boston Bank and Trust Company	Boston, MA	Sep 14	P&A	NM	5,335	6,662
13 American Bank & Trust Company	New York, NY	Sep 15	P&A	SM	165,079	224,502
14 The Hamilton Bank and Trust Company	Atlanta, GA	Oct 8	P&A	NM	32,022	40,075
15 Centennial Bank	Philadelphia, PA	Oct 19	P&A	NM	12,312	13,670
16 First State Bank & Trust Co.	Rio Grande City, TX	Nov 19	P&A	NM	12,082	13,754
17 International City Bank and Trust Company	New Orleans, LA	Dec 3	P&A	NM	161,639	176,320
Total Banks: 17		13(c) =		1		
		P&A =		13	\$1,235,108	\$1,039,292
		PO =		3		
1 13(c): financial assistance from FDIC to prevent failure.		Total banks		17		

Source:

FDIC, 1976 Annual Report, Table 122, page 274-275

Revised 11-15-95

Table BC-77
BIF Closings and Assistance Transactions
 Calendar Year 1977
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 First State Bank	Foss, OK	Mar 10	P&A	NM	\$1,763	\$2,044
2 The Monroe Bank and Trust Company	Monroe, CT	Mar 28	P&A	NM	2,791	4,315
3 First Augusta Bank & Trust Company	Augusta, GA	May 20	P&A	NM	20,017	24,223
4 Republic National Bank of Louisiana	New Orleans, LA	Jul 29	P&A	N	4,912	6,267
5 Donahue Savings Bank	Donahue, IA	Aug 26	P&A	NM	5,094	5,509
6 Banco Economias1	San German, PR	Sep 2	FAM	NM	169,999	190,254
Total Banks: 6					\$204,576	\$232,612

1 The FDIC provided assistance under the authority granted in Section 13(e)

Source:

FDIC, 1977 Annual Report, page 20 and Table 122, page 194

Revised 11-20-95

Table BC-78
BIF Closings and Assistance Transactions
 Calendar Year 1978
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Drovers' National Bank of Chicago	Chicago, IL	Jan 19	P&A	N	\$197,166	\$226,826
2 First Bank of Macon County	Notasulga, AL	Jan 26	P&A	NM	3,825	4,538
3 Wilcox County Bank	Camden, AL	Mar 1	P&A	NM	10,585	12,652
4 Banco Credito y de Ahorro Ponce	Ponce, PR	Mar 31	P&A	NM	607,611	712,540
5 Watkins Banking Company	Faunsdale, AL	Jul 21	PO	NM	1,282	1,660
6 Banco de Ahorro de Puerto Rico	San Juan, Hato Rey, PR	Sep 5	P&A	MI	11,831	9,352
7 North Point State Bank	Arlington, IL	Dec 16	P&A	NM	21,850	26,466
Total Banks: 7					\$854,150	\$994,034

Source:

FDIC, 1978 Annual Report, Table 123, page 184

Table BC-79
BIF Closings and Assistance Transactions
 Calendar Year 1979
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Toney Brothers Bank	Doerun, GA	Jan 5	P&A	NM	\$5,791	\$5,869
2 Village Bank	Pueblo West, CO	Jan 26	PO	NM	4,862	5,059
3 Southern National Bank	Birmingham, AL	Jun 14	P&A	N	24,032	32,586
4 Bank of Enville	Enville, TN	Jun 16	PO	NM	3,139	3,468
5 The Guaranty Bank & Trust Company	Chicago, IL	Jul 14	P&A	NM	7,416	7,876
6 Gateway National Bank	Chicago, IL	Jul 14	P&A	N	9,230	16,933
7 The Farmers State Bank	Protection, KS	Sep 21	PO	NM	4,686	5,038
8 Fidelity Bank	Utica, MS	Sep 28	P&A	NM	30,223	32,818
9 American National Bank	Houston, TX	Oct 12	P&A	N	10,353	10,659
10 Livingston State Bank	Livingston, NJ	Oct 12	P&A	NM	11,021	12,681
Total Banks: 10					\$110,753	\$132,987

Source:

FDIC, 1979 Annual Report, Table 123, page 204

Table BC-80
BIF Closings and Assistance Transactions
 Calendar Year 1980
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Bank of Lake Helen	Lake Helen, FL	Jan 11	PO	NM	\$4,229	\$4,499
2 First National Bank of Carrington	Carrington, ND	Feb 12	PO	N	10,428	11,461
3 Mohawk Bank & Trust Co.	Greenfield, MA	Feb 16	P&A	NM	5,000	5,731
4 First Pennsylvania Bank, N.A. ¹	Philadelphia, PA	Apr 28	A/A	N	5,001,755	7,953,042
5 The Citizens State Bank	Viola, KS	Jun 4	PO	NM	1,722	1,980
6 City & County Bank of Campbell County	Jellico, TN	Jun 28	P&A	NM	36,031	39,804
7 The Mission State Bank & Trust Co.	Mission, KS	Aug 8	P&A	NM	79,646	86,436
8 The Metro Bank of Huntington, Inc.	Huntington, WV	Sep 12	P&A	NM	23,949	26,969
9 The Rochelle Bank & Trust Co.	Rochelle, IL	Oct 11	P&A	NM	7,567	8,430
10 Citizens State Bank of Galena	Galena, KS	Nov 21	P&A	NM	9,402	10,338
11 East Gadsden Bank	Gadsden, AL	Dec 31	P&A	NM	40,680	43,980
Total Banks: 11		A/A =	1			
		P&A =	7		\$5,220,409	\$8,192,670
		PO =	3			
		Total banks	11			

¹ 13(c): financial assistance from FDIC to prevent failure.

Deposits and assets are as of the quarter before closing.

Sources:

FDIC, 1980 Annual Report, Table 123, page 291

FDIC: The First Fifty Years - A History of the FDIC 1933-1983, 1984, Page 90-91

Revised 7-23-97

Table BC-81
BIF Closings and Assistance Transactions
 Calendar Year 1981
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Des Plaines Bank	Des Plaines, IL	Mar 14	PO	NM	\$42,927	\$46,503
2 South Side Bank	Chicago, IL	Mar 14	P&A	SM	25,983	27,505
3 Peoples Banking Company	Boston, GA	Mar 17	P&A	NM	8,103	8,391
4 Northwest Commerce Bank	North Bend, OR	Jun 19	P&A	SM	5,193	6,737
5 Southwestern Bank	Tucson, AZ	Sep 25	PO	NM	5,006	5,308
6 High Lakes Community Bank	La Pine, OR	Oct 23	P&A	NM	3,004	3,706
7 Midtown National Bank	Pueblo, CO	Oct 30	P&A	N	9,938	10,599
8 Greenwich Savings Bank ¹	New York, NY	Nov 4	A/A	MI	1,953,922	2,475,384
9 Central Savings Bank ¹	New York, NY	Dec 4	A/A	MI	698,912	910,243
10 Union Dime Savings Bank ¹	New York, NY	Dec 18	A/A	MI	1,261,434	1,452,985
Total Banks: 10		P&A =	5			
		PO =	2		\$4,014,422	\$4,947,361
		Tot comm'l	7			
1 Merged with financial assistance from FDIC into operating banks to prevent probable failure		A/A =	3			
		Tot savings	3			
		Total banks	10			

Sources:

FDIC, 1981 Annual Report, Table 123, page 71

FDIC. The First Fifty Years - A History of the FDIC 1933-1983, 1984, page 90-91.

Deposits and assets are as of the quarter before closing.

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Table BC-82
BIF Closings and Assistance Transactions
 Calendar Year 1982
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Western New York Savings Bank ¹	Buffalo, NY	Jan 15	A/A	MI	\$874,606	\$1,027,986
2 The First National Bank & Tr Co. of Tuscola	Tuscola, IL	Feb 6	P&A	N	17,067	22,138
3 Metropolitan Bank & Trust Company	Tampa, FL	Feb 12	P&A	SM	210,173	267,410
4 Farmers & Mech. Sav Bk of Minneapolis	Minneapolis, MN	Feb 20	A/A	MI	842,021	1,010,324
5 Bank of Yorkville	Yorkville, TN	Feb 20	P&A	NM	6,387	7,097
6 The Bank of Woodson	Woodson, TX	Mar 1	PO	NM	3,500	3,908
7 Fidelity Mutual Savings Bank ¹	Spokane, WA	Mar 11	A/A	NM	568,965	695,542
8 United States Savings Bk of Newark, N.J. ¹	Newark, NJ	Mar 11	A/A	MI	576,360	688,491
9 The New York Bank for Savings ¹	New York, NY	Mar 26	A/A	MI	2,900,493	3,503,545
10 Western Saving Fund Soc. of Philadelphia ¹	Haverford, PA	Apr 2	A/A	MI	1,966,280	2,126,384
11 The First National Bank in Humboldt	Humboldt, IA	Apr 2	P&A	N	47,398	55,412
12 Aquia Bank & Trust Company	Stafford, VA	Apr 3	P&A	SM	12,228	14,009
13 National Security Bank	Tyler, TX	Apr 16	P&A	N	8,018	8,530
14 Pacific Coast Bank	San Diego, CA	Apr 29	P&A	NM	8,684	9,758
15 Carroll County Bank	Huntingdon, TN	Apr 30	PO	NM	8,292	8,739
16 Coles County National Bank of Charleston	Charleston, IL	May 1	P&A	N	24,200	26,807
17 Community Bank of Washtenaw	Ypsilanti, MI	May 15	P&A	NM	18,218	19,915
18 Banco Regional	Bayamon, PR	Jun 12	P&A	NM	17,922	21,440
19 Citizens Bank	Tillar, AR	Jun 23	PO	NM	5,582	6,316
20 Farmers State Bank of Lewistown	Lewistown, IL	Jun 25	P&A	NM	28,104	30,852
21 The Belle-Bland Bank	Bland, MO	Jul 2	P&A	NM	3,902	4,251
22 Penn Square Bank, N.A.	Oklahoma City, OK	Jul 5	PO	N	390,029	436,484
23 The Bowie County State Bank	Hooks, TX	Jul 27	P&A	NM	13,408	14,413
24 Guaranty Bond State Bank	Redwater, TX	Jul 27	P&A	NM	12,407	14,070
25 Unity Bank & Trust Company	Boston, MA	Jul 30	P&A	NM	11,467	12,759
26 Mount Pleasant Bank & Trust Company	Mount Pleasant, IA	Aug 6	P&A	NM	26,214	29,367
27 Abilene National Bank ¹	Abilene, TX	Aug 6	A/A	N	427,572	437,282
28 First Security Bank of North Arkansas	Horseshoe Bend, AR	Aug 27	P&A	NM	12,728	14,148
29 Security Bank & Trust Company	Cairo, IL	Aug 27	P&A	NM	11,169	12,021
30 Western National Bank	Santa Ana, CA	Aug 27	P&A	N	21,892	25,590
31 Hohenwald Bank & Trust Company	Hohenwald, TN	Sep 3	PO	NM	24,334	27,053
32 United Mutual Savings Bank ¹	New York, NY	Sep 24	A/A	MI	777,890	832,858
33 Oklahoma National Bank & Trust Co. ¹	Oklahoma City, OK	Oct 3	A/A	N	133,587	131,620

Table BC-82
BIF Closings and Assistance Transactions
 Calendar Year 1982
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
34 Tri-State Bank	Markham, IL	Oct 8	PO	NM	16,034	16,281
35 Mechanics Savings Bank ¹	Elmira, NY	Oct 15	A/A	MI	50,608	55,254
36 Cedar Bluff Bank	Cedar Bluff, AL	Nov 2	P&A	NM	12,735	13,685
37 The First National Bank of So. Charleston	South Charleston, WV	Nov 5	P&A	N	27,711	28,629
38 Texas Bank of Amarillo	Amarillo, TX	Nov 5	P&A	NM	11,540	13,149
39 Bank of Quitman	Quitman, AR	Nov 12	P&A	NM	16,318	17,359
40 Ranchlander National Bank	Melvin, TX	Nov 19	PO	N	4,123	4,305
41 Bollinger County Bank	Lutesville, MO	Dec 10	P&A	NM	14,637	15,867
42 The Security State Bank	Mooreland, OK	Dec 16	P&A	NM	10,062	11,554
Total Banks: 42		A/A =	3			
		P&A =	25		\$10,174,865	\$11,722,602
		PO =	7			
1 Merged with financial assistance from the FDIC into an operating bank to prevent failure		Tot. comm'l	35			
		A/A =	7			
		Tot. savings	7			
Deposits and assets are as of the quarter before closing.		Tot. banks	42			

Deposits and assets are as of the quarter before closing.

Sources:

FDIC, 1982 Annual Report, Table 123, page 32-34

FDIC: The First Fifty Years - A History of the FDIC 1933-1983, 1984, page 90-91.

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Table BC-83
BIF Closings and Assistance Transactions
 Calendar Year 1983
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The Madison County Bank	Fredericktown, MO	Jan 21	P&A	NM	\$6,758	\$7,000
2 Dry Dock Savings Bank ¹	New York, NY	Feb 9	A/A	MI	2,037,825	2,452,158
3 State Bank of Barnum	Barnum, MN	Feb 9	PO	NM	13,056	13,873
4 American State Bank	Bradley, IL	Feb 12	P&A	NM	13,775	14,124
5 United American Bank in Knoxville ²	Knoxville, TN	Feb 14	A/A	NM	590,861	760,473
6 Merchants & Farmers State Bank	Blythe, CA	Feb 18	P&A	NM	5,685	5,908
7 American City Bank	Los Angeles, CA	Feb 25	P&A	NM	293,937	319,354
8 Newport Harbour National Bank	Newport Beach, CA	Mar 11	P&A	N	44,035	47,296
9 Pan American National Bank	Union City, NJ	Mar 18	P&A	N	36,307	37,172
10 Columbia Pacific Bank & Trust Co.	Portland, OR	Mar 18	PO	SM	45,696	47,385
11 Prairie County Bank	Hazen, AR	Mar 24	PO	NM	12,119	13,251
12 Bear Creek Valley Bank	Phoenix, OR	Mar 25	P&A	NM	11,164	13,589
13 The Ina State Bank	Ina, IL	Apr 8	P&A	NM	16,566	17,743
14 Bank of San Marino	San Marino, CA	Apr 8	P&A	NM	12,754	12,997
15 Sparta-Sanders State Bank	Sparta, KY	Apr 15	PO	NM	18,517	19,033
16 Heritage Bank	Ashland, OR	Apr 29	P&A	NM	16,254	18,518
17 First National Bank of Oak Lawn	Oak Lawn, IL	Apr 29	P&A	N	123,278	130,265
18 Smith County Bank	Carthage, TN	May 6	P&A	NM	30,898	32,985
19 City & County Bank of Knox County	Knoxville, TN	May 27	P&A	NM	250,036	262,474
20 United Southern Bank of Nashville	Nashville, TN	May 27	P&A	SM	135,665	144,171
21 United American Bank in Hamilton County	Chattanooga, TN	May 27	P&A	NM	125,232	133,834
22 City & County Bank of Roane County	Kingston, TN	May 27	P&A	NM	40,420	42,232
23 City & County Bank of Anderson County	Lake City, TN	May 27	P&A	NM	133,943	142,875
24 The Commercial Bank of California	Los Angeles, CA	May 27	P&A	NM	30,180	32,437
25 Community Bank	Hartford, SD	Jun 17	P&A	NM	28,291	32,007
26 Western National Bank of Lovell	Lovell, WY	Jun 24	PO	N	23,281	24,804
27 Mineral Bank of Nevada	Las Vegas, NV	Jun 30	PO	NM	13,131	18,036
28 Union National Bank of Chicago	Chicago, IL	Jul 8	IDTR	N	24,360	26,252
29 The First Central Bank	Smithville, TN	Jul 8	P&A	NM	17,851	18,905
30 Bank of Niobrara	Niobrara, NE	Jul 8	P&A	NM	6,123	7,177
31 First Peoples Bank of Washington County	Johnson City, TN	Jul 29	P&A	NM	175,010	177,785
32 Metro Bank	Midland, TX	Jul 29	P&A	NM	31,113	33,607
33 Oregon Mutual Savings Bank	Portland, OR	Aug 5	A/A	MI	251,338	265,734
34 The First National Bank of Danvers	Danvers, IL	Aug 5	P&A	N	11,659	12,525

Table BC-83
BIF Closings and Assistance Transactions
 Calendar Year 1983
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 First Commerce Bank of Hawkins County	Rogersville, TN	Aug 12	P&A	NM	44,920	43,097
36 United Southern Bank of Clarksville	Clarksville, TN	Aug 26	P&A	NM	11,494	9,943
37 The Douglass State Bank	Kansas City, KS	Sep 2	P&A	NM	31,156	35,385
38 Warren County Bank	McMinnville, TN	Sep 16	P&A	NM	18,728	19,639
39 Dominion Bank of Denver	Denver, CO	Sep 30	P&A	NM	13,724	16,709
40 National Bank of Odessa	Odessa, TX	Sep 30	P&A	N	100,531	92,878
41 Auburn Savings Bank	Auburn, NY	Oct 1	A/A	MI	131,382	133,184
42 The Deschutes Bank	Redmond, OR	Oct 7	P&A	NM	10,021	10,207
43 The First National Bank of Midland	Midland, TX	Oct 14	P&A	N	780,076	1,409,639
44 First National Bank of Browning	Browning, MT	Nov 11	PO	N	13,366	13,703
45 Atkinson Trust & Savings Bank	Atkinson, IL	Nov 25	IDTR	NM	18,511	21,074
46 Union Trust Company	San Juan, PR	Dec 9	P&A	NM	25,653	30,578
47 Bank of Hackleburg	Hackleburg, AL	Dec 13	P&A	NM	6,421	6,531
48 The Bank of Red Oak	Red Oak, OK	Dec 16	P&A	NM	10,489	11,135
Total Banks: 48		IDTR =	2			
		PO =	7		\$5,843,590	\$7,191,681
		P&A =	35			
1 Merged with financial assistance from FDIC into operating banks to prevent failure		A/A =	1			
2 FDIC assisted the merger under the terms of a voluntary assisted merger plan		Tot. comm'l	45			
		A/A =	3			
		Tot. savings	3			
Deposits and assets are as of the quarter before closing.		Tot. banks	48			

Sources:

FDIC, 1983 Annual Report, Table 123, page 54-55

FDIC: The First Fifty Years - A History of the FDIC 1933-1983, 1984, page 90-91

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Table BC-84
BIF Closings and Assistance Transactions
 Calendar Year 1984
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Farmers Bank & Trust Co.	Winchester, TN	Jan 6	P&A	NM	\$48,269	\$48,606
2 City & County Bank of Jefferson County	White Pine, TN	Jan 20	P&A	NM	22,775	21,712
3 Indian Springs State Bank	Kansas City, KS	Jan 27	IDTR	NM	27,345	30,896
4 Emerald Empire Banking Company	Springfield, OR	Feb 3	P&A	SM	21,331	22,278
5 The Tucker County Bank	Parsons, WV	Feb 3	P&A	SM	14,785	15,437
6 Heritage Bank of Bureau County	Depue, IL	Feb 8	P&A	NM	7,846	8,706
7 West Olympia Bank	Los Angeles, CA	Feb 10	P&A	NM	19,916	20,411
8 Brownfield State Bank & Trust Company	Brownfield, TX	Feb 17	P&A	NM	37,585	38,854
9 United Bank of Oregon	Milwaukie, OR	Mar 2	P&A	NM	16,056	17,258
10 All American National Bk of Va. Gardens	Miami, FL	Mar 2	P&A	N	12,033	13,855
11 National Bk & Tr Co. of Traverse City	Traverse City, MI	Mar 9	P&A	N	97,825	103,968
12 Heritage Bank	Anaheim, CA	Mar 16	PO	NM	180,425	186,068
13 Seminole State National Bank	Seminole, TX	Mar 16	IDTR	N	48,364	51,131
14 First Security Bank	Erwin, TN	Apr 6	P&A	NM	23,050	23,866
15 Watauga Valley Bank	Elizabethton, TN	Apr 6	P&A	NM	14,353	14,240
16 Security National Bank of Lubbock	Lubbock, TX	Apr 13	IDTR	N	49,854	51,404
17 Gamaliel Bank	Gamaliel, KY	Apr 19	IDTR	NM	21,509	22,773
18 The Shelby National Bank of Shelbyville	Shelbyville, IN	Apr 19	P&A	N	65,542	67,778
19 United Of America Bank	Chicago, IL	Apr 26	IDTR	NM	30,640	46,393
20 West Coast Bank	Los Angeles, CA	Apr 27	PO	NM	189,986	198,210
21 Citizens Bank of Monroe County	Tellico Plains, TN	Apr 27	P&A	NM	20,335	20,550
22 First National Bank	Snyder, TX	May 4	IDTR	N	22,169	23,518
23 Western National Bank of Casper	Casper, WY	May 4	P&A	N	23,329	27,373
24 State Bank of Mills	Mills, WY	May 4	P&A	SM	6,424	7,240
25 The First National Bank of Rushford	Rushford, MN	May 4	P&A	N	21,360	21,991
26 The National Bank of Carmel	Carmel-by-the-Sea, CA	May 8	IDTR	N	65,076	90,484
27 First Continental Bk & Tr Co. of Del City	Del City, OK	May 11	IDTR	NM	104,028	107,237
28 The Mississippi Bank	Jackson, MS	May 11	P&A	NM	182,956	238,037
29 Continental Illinois National Bk & Tr Co.1	Chicago, IL	May 17	A/A	N	28,590,214	39,956,956
30 Bledsoe County Bank	Pikeville, TN	May 18	P&A	NM	5,402	5,272
31 Planters Trust & Savings Bank of Opelousas	Opelousas, LA	May 18	P&A	NM	66,396	71,427
32 Bank of Irvine	Irvine, CA	May 18	P&A	NM	29,401	30,992
33 Washington National Bank of Chicago	Chicago, IL	May 18	P&A	N	13,809	14,077
34 First National Bank of Prior Lake	Prior Lake, MN	May 24	P&A	N	11,494	12,231

Table BC-84
BIF Closings and Assistance Transactions
 Calendar Year 1984
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 Garden Grove Community Bank	Garden Grove, CA	Jun 1	P&A	NM	41,127	43,892
36 Cherokee County Bank	Centre, AL	Jun 5	P&A	NM	37,588	39,391
37 Stewardship Bank of Oregon	Portland, OR	Jun 8	PO	NM	5,843	6,314
38 Farmers State Bank	Lyons, SD	Jun 15	P&A	NM	2,984	3,231
39 The Lawrence County Bank	Lawrenceburg, TN	Jun 15	P&A	SM	24,521	25,155
40 The Corning Bank	Corning, AR	Jun 15	P&A	NM	30,570	32,030
41 Republic Bank of Kansas City	Kansas City, MO	Jun 18	IDTR	NM	38,328	41,326
42 The Farmers National Bank of Aurelia	Aurelia, IA	Jun 21	P&A	N	19,142	19,900
43 American Bank	Saint Joseph, TN	Jun 27	IDTR	NM	29,811	32,993
44 East Texas Bank & Trust Company	Longview, TX	Jun 29	P&A	NM	97,121	106,092
45 The Coffeen National Bank	Coffeen, IL	Jul 12	P&A	N	9,374	9,359
46 The Guaranty Bank of Saint Paul	St. Paul, MN	Jul 19	P&A	NM	27,461	28,619
47 Coalmont Savings Bank	Coalmont, TN	Jul 24	P&A	NM	24,039	25,716
48 Jackson County National Bank	Tuckerman, AR	Aug 9	P&A	N	12,941	13,254
49 Peoples State Bank of Clay County	Poland, IN	Aug 10	P&A	NM	17,106	17,724
50 The Tingley State Savings Bank	Mount Ayr, IA	Aug 10	P&A	NM	18,478	19,404
51 American National Bank in McLean	McLean, TX	Aug 16	P&A	N	13,408	14,271
52 Girod Trust Company	San Juan, PR	Aug 16	P&A	NM	289,698	405,685
53 The First State Bank	Thayer, KS	Aug 22	P&A	NM	11,224	12,163
54 Hereford State Bank	Hereford, CO	Aug 24	PO	NM	2,476	2,707
55 Bank of the Northwest	Eugene, OR	Aug 31	P&A	NM	19,793	21,780
56 David City Bank	David City, NE	Sep 6	P&A	NM	18,801	21,321
57 Oakland Savings Bank	Oakland, IA	Sep 7	P&A	NM	19,921	22,101
58 Community Bank & Trust Company	Enid, OK	Sep 14	P&A	NM	28,002	32,236
59 Bank of Verdigre & Trust Company	Verdigre, NE	Sep 19	P&A	NM	12,729	13,356
60 Century National Bank	Jacksonville, FL	Sep 20	P&A	N	13,267	13,207
61 Security State Bank	Weatherford, OK	Sep 21	P&A	SM	48,462	50,126
62 Orange Savings Bank2	Livingston, NJ	Sep 28	A/A	MI	498,033	513,376
63 The Farmers & Merchants Bank	Tecumseh, OK	Oct 5	P&A	NM	30,968	31,139
64 The Rexford State Bank	Rexford, KS	Oct 10	P&A	NM	5,294	5,770
65 Oneida Bank & Trust Co.	Oneida, TN	Oct 12	P&A	NM	5,445	6,292
66 Bucklin State Bank of Bucklin	Bucklin, MO	Oct 12	P&A	NM	15,265	16,133
67 American State Bank	Thomas, OK	Oct 19	P&A	NM	22,195	23,869
68 The Bank of Cody	Cody, NE	Oct 24	P&A	NM	9,380	10,277

Table BC-84
BIF Closings and Assistance Transactions
 Calendar Year 1984
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
69 Farmers State Bank	Kilgore, NE	Oct 24	P&A	NM	5,538	6,082
70 State Bank of Boyd	Boyd, MN	Oct 24	P&A	NM	6,221	7,117
71 The First National Bank of Gaylord	Gaylord, KS	Oct 25	P&A	N	6,074	6,426
72 First American Banking Company	Pendleton, OR	Nov 16	P&A	NM	15,269	18,630
73 The Strong City State Bank	Strong City, KS	Nov 29	P&A	NM	4,746	5,026
74 The Dayton Bank & Trust Co.	Dayton, TN	Nov 30	IDTR	NM	50,035	51,433
75 Golden Spike State Bank	Tremonton, UT	Dec 4	P&A	SM	7,269	7,788
76 Farmers State Bank of Holyoke	Holyoke, CO	Dec 7	P&A	NM	3,578	3,901
77 University Bank of Wichita	Wichita, KS	Dec 11	P&A	NM	4,474	4,700
78 Uehling State Bank	Uehling, NE	Dec 18	IDTR	NM	3,713	4,224
79 The Farmers State Bank	Selden, KS	Dec 20	P&A	NM	13,697	14,578
80 First Security Bank	Sandwich, IL	Dec 22	P&A	NM	12,101	13,422
Total Banks: 80					\$31,745,392	\$43,454,765

IDTR = 12
 PO = 4
 P&A = 62
 AA = 1
 Tot. Comm'l 79
 A/A = 1
 Tot. savings 1
 Total banks 80

Deposits and assets are as of the quarter before closing.

1 Continental Illinois National Bank & Trust Co. assets are taken from FDIC, 1988 Annual Report, page 8

2 FDIC assisted the merger under the terms of a voluntary assisted merger plan.

Sources:

FDIC, 1984 Annual Report, Table 123, page 46-49

FDIC, 1988 Annual Report, page 8

FDIC Report of Condition, June 30, 1984

Revised 7-23-97

Table BC-85
BIF Closings and Assistance Transactions
 Calendar Year 1985
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Citizens State Bank	Edgerton, WY	Jan 4	PO	SM	\$2,563	\$2,907
2 State Bank of Dannebrog	Dannebrog, NE	Jan 7	PO	NM	4,350	4,870
3 Coast Community Bank	Harbor, OR	Jan 11	P&A	NM	8,473	9,123
4 First National Bank in Marlow	Marlow, OK	Jan 24	P&A	N	27,006	27,447
5 First National Bank in Clarksville	Clarksville, TX	Jan 24	P&A	N	33,390	34,955
6 The Steele State Bank	Cherokee, IA	Jan 25	P&A	NM	20,586	21,891
7 Citizens Fidelity Bank	Bristol, TN	Feb 1	P&A	NM	17,599	18,223
8 The First National Bank of Woodbine	Woodbine, IA	Feb 7	P&A	N	25,800	25,782
9 Farmers National Bank of Erick	Erick, OK	Feb 7	P&A	N	17,340	16,845
10 Peoples Bank & Trust Co.	Wartburg, TN	Feb 8	IDTR	NM	23,107	24,408
11 West Valley Bank	Woodland Hills, CA	Feb 8	P&A	NM	43,364	48,262
12 First National Bank of Eads	Eads, CO	Feb 14	P&A	N	16,718	17,547
13 Citizens State Bank of Fulda	Fulda, MN	Feb 15	IDTR	NM	36,355	39,376
14 Inwood State Bank	Inwood, IA	Feb 19	P&A	NM	7,648	8,147
15 Halifax National Bank of Port Orange	Port Orange, FL	Mar 1	P&A	N	35,745	38,584
16 Citizens State Bank	Arapahoe, NE	Mar 8	P&A	NM	15,644	16,932
17 The Commercial State Bank	Afton, IA	Mar 8	P&A	NM	15,561	16,260
18 The Taylor State Bank	Emington, IL	Mar 15	P&A	NM	4,840	4,980
19 Golden Valley Bank	Turlock, CA	Mar 22	P&A	NM	79,818	82,236
20 Fidelity Bank of Denver	Denver, CO	Mar 29	P&A	SM	48,789	54,700
21 Bank of Hunter	Hunter, OK	Apr 4	P&A	NM	3,109	3,001
22 Capistrano National Bank	San Juan Capistrano, CA	Apr 5	P&A	N	56,664	58,224
23 State Bank of Alexandria	Alexandria, NE	Apr 10	PO	NM	2,413	2,545
24 First State Bank of Elgin	Elgin, OR	Apr 12	P&A	NM	15,775	18,169
25 South Coast Bank	Costa Mesa, CA	Apr 12	P&A	NM	29,483	31,304
26 Peoples National Bank of Lampasas	Lampasas, TX	Apr 18	P&A	N	40,518	39,427
27 First National Bank of Springfield	Springfield, CO	Apr 18	P&A	N	14,011	15,305
28 Peoples State Bank	Odebolt, IA	Apr 26	P&A	NM	12,654	13,541
29 First Enterprise Bank	Oakland, CA	Apr 26	PO	NM	43,013	43,809
30 The Bank of Commerce	Chanute, KS	May 2	P&A	NM	63,907	66,843
31 Farmers Savings Bank	Massena, IA	May 3	P&A	NM	15,393	16,920
32 Farmers State Bank	St. Joseph, MO	May 3	P&A	NM	49,603	50,867
33 Story County State Bank	Story City, IA	May 9	P&A	NM	31,633	33,586

Table BC-85
BIF Closings and Assistance Transactions
 Calendar Year 1985
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
34 Bank of Newcastle	Newcastle, OK	May 16	P&A	NM	31,169	32,623
35 The Energy Bank, N.A.	Dallas, TX	May 16	P&A	N	27,370	29,744
36 Northwest Bank	White Settlement, TX	May 23	P&A	NM	51,102	54,001
37 Bank of Taylor	Taylor, NE	May 31	P&A	NM	13,360	14,542
38 Scroggin & Company Bank	Oak, NE	May 31	PO	NM	3,219	3,552
39 Security State Bank	Edgar, NE	May 31	P&A	NM	6,072	6,570
40 Fairfield State Bank	Fairfield, NE	May 31	PO	NM	6,034	6,795
41 Bank of Lockesburg	Lockesburg, AR	May 31	P&A	NM	23,508	25,469
42 First Trust Bank of Lakefield	Lakefield, MN	May 31	IDTR	NM	22,126	24,288
43 Bank of Oregon	Woodburn, OR	May 31	A/A	NM	96,968	117,145
44 American National Bank of Riverton	Riverton, WY	Jun 11	P&A	NM	39,595	37,937
45 The First State Bank	Edna, KS	Jun 13	P&A	NM	8,119	8,325
46 Swift County Bank	Benson, MN	Jun 14	P&A	NM	38,007	41,598
47 Strong's Bank	Dodgeville, WI	Jun 14	IDTR	NM	28,240	30,733
48 Farmers State Bank of Dexter	Dexter, KS	Jun 20	PO	NM	4,166	4,267
49 Urbana Savings Bank	Urbana, IA	Jun 21	P&A	NM	6,325	7,158
50 First City Bank, N.A.	Oklahoma City, OK	Jun 21	P&A	N	92,708	97,808
51 Golden Pacific National Bank	New York, NY	Jun 21	IDTR	N	131,418	146,254
52 First Bank & Trust	Tracy City, TN	Jun 28	P&A	NM	19,718	21,123
53 Madison Bank	Madison, KS	Jul 2	P&A	NM	7,739	8,392
54 The First National Bank of Jacksonville	Jacksonville, AL	Jul 5	P&A	N	39,643	43,290
55 Crossroads State Bank	Oklahoma City, OK	Jul 11	PO	NM	17,101	17,776
56 Eskridge State Bank	Eskridge, KS	Jul 18	P&A	NM	9,435	10,137
57 The First National Bank of Darrouzett	Darrouzett, TX	Jul 18	PO	N	11,388	18,213
58 Linn County Bank	Linneus, MO	Jul 19	P&A	NM	5,301	5,381
59 Gilpin County Bank	Black Hawk, CO	Jul 19	P&A	SM	3,481	3,861
60 The First National Bank of Onaga	Onaga, KS	Jul 23	P&A	N	22,259	22,379
61 First National Bank of Glenrock	Glenrock, WY	Jul 23	P&A	N	16,463	18,686
62 Kansas American Bank	Overland Park, KS	Jul 25	P&A	NM	23,888	25,707
63 Citizens State Bank of El Dorado	El Dorado, KS	Jul 25	P&A	NM	29,527	31,185
64 Riverside National Bank of Houston	Houston, TX	Aug 1	P&A	N	17,158	18,365
65 Farmers State Bank	Rising City, NE	Aug 2	P&A	NM	11,929	12,845
66 Farmers State Bank of Round Lake	Round Lake, MN	Aug 2	P&A	NM	20,903	23,210
67 Mineola State Bank	Mineola, IA	Aug 6	P&A	NM	4,928	5,205

Table BC-85
BIF Closings and Assistance Transactions
 Calendar Year 1985
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
68 Security Bank & Trust Company	Midwest City, OK	Aug 8	P&A	NM	33,426	34,976
69 State Bank of Farmersville	Farmersville, IL	Aug 9	P&A	NM	12,118	11,984
70 State Bank of Herndon	Herndon, KS	Aug 14	PO	NM	5,758	6,237
71 Park West Bank, N.A.	Farmers Branch, TX	Aug 15	IDTR	N	18,232	20,544
72 The Commercial Bank ¹	Andalusia, AL	Aug 16	A/A	NM	76,446	77,816
73 The Bank of Bronson	Bronson, KS	Aug 23	PO	NM	9,294	9,604
74 Missouri Delta Bank	Hayti, MO	Aug 28	P&A	NM	8,112	9,116
75 Cardwell State Bank	Cardwell, MO	Aug 28	P&A	NM	5,664	6,206
76 Moncor Bank, N.A.	Hobbs, NM	Aug 30	P&A	N	220,340	229,302
77 The Bank of Loretto	Loretto, TN	Sep 4	P&A	NM	24,782	25,637
78 Bank of Clifton	Clifton, CO	Sep 6	PO	SM	9,839	10,887
79 First Security Bank of Dickson	Dickson, TN	Sep 12	P&A	NM	14,259	14,785
80 Moncor Bank, N.A.	Roswell, NM	Sep 12	P&A	N	32,901	33,293
81 Peoples National Bank of Rockland County	Ramapo, NY	Sep 13	IDTR	N	25,309	29,482
82 Elba State Bank	Elba, NE	Sep 18	PO	NM	4,217	4,735
83 The Sedan State Bank	Sedan, KS	Sep 25	PO	SM	26,586	28,153
84 Western State Bank	Denton, TX	Sep 27	P&A	NM	23,678	27,831
85 The First National Bank in Terral	Terral, OK	Sep 27	PO	N	3,948	4,063
86 Bowery Savings Bank ²	New York, NY	Oct 1	A/A	SB	5,001,932	5,277,472
87 Tower Bank, N.A.	Hialeah Gardens, FL	Oct 3	P&A	N	19,722	20,523
88 Bank of Canton	Canton, OK	Oct 10	P&A	NM	20,609	22,438
89 Saratoga State Bank	Saratoga, WY	Oct 11	P&A	SM	16,300	18,470
90 The First National Bank of St. Joseph	St. Joseph, MO	Oct 11	P&A	N	175,895	193,485
91 Farmers State Bank in Afton	Afton, OK	Oct 17	P&A	NM	9,905	10,794
92 The Early Bank	Early, TX	Oct 18	P&A	NM	15,130	15,846
93 First State Bank	Jet, OK	Oct 18	P&A	NM	11,495	12,344
94 Farmers State Bank of Kanaranzi	Kanaranzi, MN	Oct 18	P&A	NM	3,823	3,907
95 The Citizens Bank	Ogden, UT	Oct 18	P&A	NM	85,512	93,459
96 Early Savings Bank	Early, IA	Nov 1	P&A	SM	11,935	12,890
97 The Aurora Bank	Aurora, CO	Nov 1	P&A	SM	15,214	16,567
98 Yellowstone State Bank	Lander, WY	Nov 1	PO	SM	20,774	18,676
99 Auburn Savings Bank	Auburn, IA	Nov 8	P&A	SM	6,647	6,833
100 Northshore Bank	Houston, TX	Nov 8	P&A	NM	43,341	47,187
101 First National Bank of Teague	Teague, TX	Nov 14	PO	N	29,155	31,995

Table BC-85
BIF Closings and Assistance Transactions
 Calendar Year 1985
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
102 The Dill State Bank	Dill City, OK	Nov 21	P&A	NM	14,289	15,459
103 Farmers & Merchants St Bank of Rush Cnty	La Crosse, KS	Nov 21	PO	SM	28,914	32,647
104 Decatur County National Bank of Oberlin	Oberlin, KS	Nov 21	P&A	N	16,786	18,362
105 The Clarksdale Bank of Clarksdale	Clarksdale, MO	Nov 21	P&A	NM	5,847	6,167
106 Chester State Bank	Chester, TX	Nov 22	P&A	NM	10,979	11,722
107 Allen County Bank & Trust Company	Leo, IN	Nov 22	P&A	NM	10,524	10,907
108 California Heritage Bank	San Diego, CA	Nov 22	P&A	NM	22,397	24,114
109 Security State Bank	Broken Bow, NE	Dec 5	PO	NM	7,550	8,040
110 Farmers & Merchants N. Bank of Hennessy	Hennessy, OK	Dec 5	PO	N	27,452	28,684
111 Farmers State Bank of Barry County	Exeter, MO	Dec 13	P&A	NM	4,079	4,203
112 Lake National Bank	Lake Ozark, MO	Dec 13	P&A	N	19,130	19,795
113 First National Bank of Lincoln County	Ruidoso, NM	Dec 13	P&A	N	30,697	32,024
114 Farmers & Merchants Bank	Comstock, NE	Dec 19	PO	NM	3,180	3,324
115 Bank of Panama	Panama, NE	Dec 19	P&A	NM	4,281	4,376
116 Farmers State Bank	Sargent, NE	Dec 19	P&A	NM	11,321	12,474
117 Princeton State Bank	Princeton, MO	Dec 19	PO	NM	16,809	18,366
118 State Bank of Frost	Frost, MN	Dec 20	P&A	NM	6,603	7,736
119 First City Bank	Glendale, CA	Dec 20	P&A	NM	28,772	35,813
120 Home Savings Bank ²	White Plains, NY	Dec 31	A/A	SB	405,013	413,948
Total Banks: 120		IDTR =	7			
		PO =	22		\$8,470,160	\$8,977,278
		P&A =	87			
		A/A =	2			
		Tot. comm'l	118			
		A/A =	2			
		Tot. savings	2			
		Total banks	120			

Deposits and assets are as of the calendar quarter ending nearest the closing or failure date.

1 Financially assisted merger of a failing but open bank.
 2 FDIC assisted the merger under the terms of a voluntary assisted merger plan.

Source:
 FDIC, 1985 Annual Report, Table 123, Page 62-67.

Revised 5-13-97

Table BC-86
BIF Closings and Assistance Transactions
 Calendar Year 1986
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The First National Bank of White City	White City, KS	Jan 9	P&A	N	\$9,239	\$9,607
2 First State Bank	Cache, OK	Jan 9	P&A	NM	18,897	20,725
3 Bank of Dixie	Lake Providence, La	Jan 10	P&A	NM	36,452	41,444
4 First Progressive Bank	Metairie, LA	Jan 17	P&A	NM	37,908	39,362
5 American Bank of Casper	Casper, WY	Jan 17	IDTR	NM	18,905	20,489
6 Utah Firstbank	Salt Lake City, UT	Jan 24	P&A	SM	39,601	38,492
7 Pioneer State Bank	Salt Lake City, UT	Jan 24	P&A	SM	10,893	11,698
8 The Peoples National Bank & Trust Co.	Albia, IA	Feb 6	PO	N	49,408	51,966
9 Johnson County Bank	Tecumseh, NE	Feb 7	P&A	SM	19,384	20,173
10 Valencia Bank	Placentia, CA	Feb 7	IDTR	NM	99,181	101,081
11 First National Bank of Tipton	Tipton, IA	Feb 14	P&A	N	18,008	17,896
12 Park Bank of Florida	St. Petersburg, FL	Feb 14	P&A	NM	577,791	591,667
13 Executive Center Bank, N.A.	Dallas, TX	Feb 14	PO	N	9,608	9,911
14 Elk City State Bank	Elk City, OK	Feb 21	PO	SM	21,408	22,159
15 First National Bank of Douglas	Douglas, WY	Feb 21	P&A	N	14,260	14,020
16 The First National Bank of Gorman	Gorman, TX	Feb 27	P&A	N	13,623	14,486
17 The First National Bank of Tekamah	Tekamah, NE	Mar 6	P&A	N	20,228	21,166
18 The City National Bank of Plainview	Plainview, TX	Mar 6	P&A	N	49,606	48,357
19 The Citizens Bank of Winigan Missouri	Winigan, MO	Mar 7	PO	NM	6,209	6,534
20 Farmers & Merchants St Bk of Lamberton	Lamberton, MN	Mar 14	IDTR	NM	16,196	17,139
21 Williams Savings Bank	Williams, IA	Mar 20	P&A	NM	11,746	12,847
22 First State Bank	White Cloud, KS	Mar 27	P&A	NM	5,597	6,083
23 First State Bank	Memphis, TX	Mar 27	P&A	NM	16,307	17,008
24 Stockholm State Bank	Stockholm, SD	Mar 27	P&A	NM	6,644	7,154
25 Farmers & Merchants Bank of Huntsville	Huntsville, MO	Mar 28	IDTR	NM	17,590	16,603
26 Family Bank	Ogden, UT	Mar 28	P&A	NM	24,673	27,979
27 Industrial National Bank of East Chicago	East Chicago, IN	Apr 3	P&A	N	8,146	8,387
28 Eddy County National Bank	Carlsbad, NM	Apr 3	P&A	N	26,541	30,352
29 The National Bank	Dyersville, IA	Apr 10	P&A	N	39,806	43,038
30 The Peoples Bank of Mercer	Mercer, MO	Apr 10	PO	NM	10,456	10,412
31 The First National Bank of Ruston	Ruston, LA	Apr 10	P&A	N	31,047	31,539
32 Center National Bank	Los Angeles, CA	Apr 11	P&A	N	45,728	47,721
33 The Talmage State Bank2	Talmage, KS	Apr 16	A/A	NM	8,883	9,258
34 Florida Center Bank	Orlando, FL	Apr 18	P&A	NM	72,235	78,891

Table BC-86
BIF Closings and Assistance Transactions
 Calendar Year 1986
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 Union County Bank	Maynardville, TN	Apr 22	IDTR	NM	30,436	32,902
36 First National Bank of Irving	Irving, TX	Apr 24	P&A	N	37,809	38,462
37 The First National Bank of Bandera	Bandera, TX	Apr 24	P&A	N	15,062	15,541
38 Bank of Nortonville	Nortonville, KS	May 1	P&A	NM	6,472	7,249
39 The Bedford National Bank	Bedford, IA	May 1	P&A	N	18,365	19,323
40 The First National Bank of Carter	Carter, OK	May 1	PO	N	6,714	7,344
41 Bank of Commerce & Trust Company	Tulsa, OK	May 8	P&A	NM	154,279	182,653
42 Rainsville Bank	Rainsville, AL	May 9	P&A	NM	16,081	17,489
43 First Bank & Trust of Idaho	Malad City, ID	May 9	P&A	NM	51,885	55,867
44 The Citizens State Bank of St. Francis	St. Francis, KS	May 15	P&A	NM	22,073	24,189
45 Saddleback National Bank	Laguna Hills, CA	May 15	IDTR	N	13,112	13,454
46 First State Bank & Trust Company	Edinburg, TX	May 23	P&A	NM	136,979	137,947
47 Centennial State Bank of Colorado	Englewood, CO	May 23	P&A	NM	20,210	20,357
48 Sunshine State Bank	South Miami, FL	May 23	PO	NM	103,092	109,404
49 Roseland State Bank	Roseland, NE	May 28	P&A	NM	11,237	12,020
50 The Lone Rock Bank, N.A.	Lone Rock, IA	May 29	P&A	N	7,165	7,462
51 The First National Bk & Tr Co. of Norman	Norman, OK	May 29	IDTR	N	75,727	73,170
52 Banco de Ahorro, F.S.B.	Mayaguez, PR	May 30	P&A	FSB	30,021	33,961
53 Bank of Columbia Falls	Columbia Falls, MT	May 30	P&A	NM	39,228	41,470
54 The Citizens State Bank of McCracken	McCracken, KS	Jun 5	PO	NM	10,691	11,396
55 Security Bank of Glenrock	Glenrock, WY	Jun 6	PO	SM	5,619	5,993
56 Petrobank, N.A.	Houston, TX	Jun 12	PO	N	34,624	35,455
57 Bossier Bank & Trust Company	Bossier City, LA	Jun 13	P&A	NM	201,871	215,830
58 The Bank of Commerce	Shreveport, LA	Jun 13	P&A	NM	74,262	75,430
59 First National Bank of Borger	Borger, TX	Jun 19	P&A	N	75,196	80,113
60 The First National Bank of Chanute	Chanute, KS	Jun 19	PO	N	46,636	45,414
61 The American Bank	Alma, WI	Jun 20	IDTR	NM	36,175	40,024
62 Union Deposit Bank	Union, KY	Jun 26	IDTR	NM	4,998	5,766
63 Continental National Bank of Kentucky	Louisville, KY	Jun 26	P&A	N	10,188	10,088
64 Commercial State Bank	Pocahontas, IA	Jun 27	P&A	NM	42,878	47,880
65 The Home State Bank	Rochester, TX	Jun 27	P&A	NM	8,968	9,157
66 Orange Coast Thrift & Loan Association	Los Alamitos, CA	Jun 27	P&A	NM	12,330	13,966
67 National Bank of Texas	Austin, TX	Jul 2	PO	NM	31,725	33,378
68 Farmers State Bank of Clarissa	Clarissa, MN	Jul 11	P&A	NM	16,791	17,918

Table BC-86
BIF Closings and Assistance Transactions
 Calendar Year 1986
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
69 The First Nat Bk & Tr Co. of Okla. City	Oklahoma City, OK	Jul 14	P&A	N	1,301,346	1,754,157
70 The Bank of Kiowa	Kiowa, KS	Jul 17	PO	NM	11,019	10,924
71 Fillmore County Bank	Geneva, NE	Jul 17	P&A	NM	11,175	11,975
72 Callao Community Bank	Callao, MO	Jul 17	P&A	NM	5,652	5,671
73 The First National Bank of Sheridan	Sheridan, WY	Jul 17	P&A	N	63,573	69,334
74 New Mexico National Bank	Albuquerque, NM	Jul 17	P&A	N	149,163	159,298
75 Permian Bank	Odessa, TX	Jul 18	PO	NM	38,366	41,221
76 Farmer's Bank	Trimble, TN	Jul 18	P&A	NM	20,248	21,445
77 McCune State Bank	McCune, KS	Jul 24	P&A	NM	8,673	9,134
78 The First National Bank of Prairie City	Prairie City, IA	Jul 24	P&A	N	19,248	18,948
79 The Bank of Park County	Bailey, CO	Jul 25	IDTR	SM	5,015	5,950
80 Mountain Valley Bank	Conifer, CO	Jul 25	P&A	SM	7,346	8,054
81 First National Bank in Cordell	Cordell, OK	Jul 31	PO	N	22,814	23,026
82 Eden State Bank	Eden, TX	Jul 31	P&A	NM	13,225	13,340
83 Citizens State Bank	Iowa Falls, IA	Jul 31	P&A	NM	53,474	53,963
84 The Gering National Bank & Trust Co.	Gering, NE	Jul 31	P&A	N	70,580	70,213
85 The Easton State Bank	Eston, KS	Aug 7	P&A	NM	17,162	17,197
86 The First Nat Bank & Trust Co. of El Reno	El Reno, OK	Aug 7	IDTR	N	44,238	47,182
87 First Citizens Bank	Dallas, TX	Aug 7	P&A	NM	105,402	112,668
88 Graettinger State Bank	Graettinger, IA	Aug 7	P&A	NM	11,459	11,828
89 Medicine Bow State Bank	Medicine Bow, WY	Aug 8	PO	SM	4,207	4,810
90 The State Exchange Bank	Yates Center, KS	Aug 14	P&A	NM	26,692	27,813
91 Citizens National Bank & Trust Co.	Oklahoma City, OK	Aug 14	IDTR	N	183,284	179,081
92 State Bank of Westphalia	Westphalia, KS	Aug 15	A/A	NM	4,728	4,830
93 Mendon State Bank	Mendon, IL	Aug 20	P&A	NM	17,590	18,891
94 The United Bank	Minneapolis, KS	Aug 21	P&A	NM	22,069	22,692
95 Danbury Bank	Danbury, TX	Aug 21	P&A	NM	9,635	9,358
96 The First National Bank in Rifle	Rifle, CO	Aug 21	PO	N	17,465	17,588
97 Albany State Bank	Albany, MO	Aug 28	P&A	NM	4,921	4,676
98 Buena Vista Bank & Trust Company	Buena Vista, CO	Aug 28	PO	NM	30,475	32,769
99 American National Bank of Eastridge	Casper, WY	Aug 28	PO	N	4,055	4,367
100 Mid Valley Bank	Omaha, WA	Aug 30	A/A	NM	39,085	39,139
101 Fairview State Bank	Fairview, OK	Sep 4	P&A	SM	23,700	24,000
102 Western Bank	Midland, TX	Sep 4	P&A	NM	70,599	77,432

Table BC-86
BIF Closings and Assistance Transactions
 Calendar Year 1986
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
103 Central Bank & Trust of Tulsa	Tulsa, OK	Sep 10	P&A	NM	71,573	80,147
104 Texas Independence Bank	Pasadena, TX	Sep 18	P&A	NM	11,976	12,252
105 Texas Bank & Trust Company	Lubbock, TX	Sep 19	P&A	NM	35,812	39,250
106 The Home State Bank	La Crosse, KS	Sep 25	P&A	NM	13,596	14,718
107 Heritage National Bank	Richardson, TX	Sep 25	P&A	N	29,998	33,112
108 American Bank & Trust Company	Lafayette, LA	Sep 26	P&A	NM	191,717	210,925
109 Missouri Farmers Bank	Mound City, MO	Oct 2	P&A	NM	25,440	25,963
110 Century National Bank	Houston, TX	Oct 2	IDTR	N	13,503	15,522
111 Frontier National Bank	Vista, CA	Oct 2	P&A	N	10,614	9,913
112 Columbia Community Bank	Hermiston, OR	Oct 3	P&A	NM	4,977	5,257
113 Independent National Bank	Covina, CA	Oct 9	IDTR	N	27,744	28,334
114 Valley State Bank	Baggs, WY	Oct 17	PO	SM	4,611	5,008
115 Bank of Gering	Gering, NE	Oct 23	P&A	NM	22,157	24,155
116 Stillwater Community Bank	Stillwater, OK	Oct 23	P&A	NM	22,641	22,610
117 Security National Bank	Anchorage, AK	Oct 23	P&A	N	41,634	41,829
118 Republic Bank	Blanchard, LA	Oct 31	P&A	NM	39,419	41,684
119 Sedgwick County Bank	Julesburg, CO	Nov 5	IDTR	SM	3,665	3,825
120 The Citizens State Bank	Donna, TX	Nov 6	P&A	NM	27,793	27,468
121 The First National Bank & Tr Co. of Enid	Enid, OK	Nov 6	PO	N	96,804	100,115
122 The Home Bank	Savannah, MO	Nov 6	P&A	NM	40,088	39,092
123 First Stock Yards Bank	St. Joseph, MO	Nov 6	P&A	NM	31,526	31,589
124 Metropolitan Bank & Trust Company	Baton Rouge, LA	Nov 7	P&A	NM	69,201	70,053
125 Chokio State Bank	Chokio, MN	Nov 7	P&A	NM	10,959	11,917
126 The Hoxie State Bank	Hoxie, KS	Nov 13	P&A	NM	33,362	35,821
127 First National Bank of Temple	Temple, OK	Nov 14	IDTR	N	7,124	7,346
128 The Bank of Northern California	San Jose, CA	Nov 14	P&A	NM	15,774	16,095
129 Texana National Bank of College Station	College Station, TX	Nov 20	P&A	N	11,897	12,085
130 Norman Bank of Commerce	Norman, OK	Nov 20	P&A	NM	41,632	43,525
131 First National Bank	Willows, CA	Nov 20	P&A	N	59,245	62,962
132 Bank of Oklahoma, Okla. City, N.A.1	Oklahoma City, OK	Nov 24	A/A	N	349,863	468,166
133 Bank of Commerce2	Morristown, TN	Nov 26	A/A	NM	64,699	66,627
134 Hays State Bank	Hays, KS	Dec 4	P&A	NM	32,252	27,762
135 Panhandle Bank & Trust Company	Borger, TX	Dec 4	P&A	NM	99,900	112,074
136 First National Bank of Stewartville	Stewartville, MN	Dec 4	P&A	N	18,282	18,475

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BIF Closings and Assistance Transactions
 Calendar Year 1986
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
137 Cordell National Bank	Cordell, OK	Dec 5	IDTR	N	73,505	78,649
138 The Citizens Bank of Windsor	Windsor, MO	Dec 9	P&A	NM	24,271	24,790
139 Lago Vista National Bank	Lago Vista, TX	Dec 18	IDTR	N	12,370	11,862
140 First Bank & Trust Co.	Booker, TX	Dec 18	IDTR	NM	84,607	94,888
141 Landmark National Bank	Denver, CO	Dec 18	P&A	N	12,756	12,879
142 Farmers State Bank	Lueders, TX	Dec 19	P&A	NM	9,243	9,695
143 Lakeland State Bank	Pequot Lakes, MN	Dec 19	P&A	NM	49,145	49,435
144 Bank of Kansas City ¹	Kansas City, MO	Dec 29	FAM	NM	107,316	114,114
145 Citizens Bank & Trust Company ¹	Arcadia, LA	Dec 31	FAM	NM	10,674	10,424
Total Banks: 145					\$7,224,151	\$8,069,102

	IDTR =	19
	PO =	21
	P&A =	97
	A/A =	7
	Tot. comm'l	144
	P&A =	1
	Tot. savings	1
	Total banks	145

¹ Financially assisted merger of a failing but open bank.
 213(c) financial assistance from FDIC to prevent failure.

Source:
 FDIC, 1986 Annual Report, Table 123, Page 54-61.

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BIF Closings and Assistance Transactions
 Calendar Year 1987
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Bowie National Bank	Bowie, TX	Jan 8	P&A	N	\$12,406	\$12,253
2 The Security Nat Bk & Tr Co. of Norman	Norman, OK	Jan 8	P&A	N	171,175	198,716
3 American National Bank of Grand Junction	Grand Junction, CO	Jan 8	IDTR	N	7,242	7,669
4 State Bank of Cuba	Cuba, IL	Jan 9	P&A	NM	17,717	18,275
5 Latimer Bank & Trust	Latimer, IA	Jan 15	P&A	NM	21,988	23,230
6 The First National Bank of Rush Springs	Rush Springs, OK	Jan 15	P&A	N	12,502	12,827
7 First Charter Bank	Denver, CO	Jan 15	P&A	SM	9,347	10,125
8 The First National Bank of Skiatook	Skiatook, OK	Jan 15	P&A	N	13,566	13,988
9 National Bank of Frederick	Frederick, OK	Jan 22	IDTR	N	22,368	23,821
10 The First National Bank of Marlboro	Marlborough, MA	Jan 23	IDTR	N	55,881	60,731
11 First Sierra Bank	Bishop, CA	Jan 23	IDTR	NM	22,996	23,227
12 The Farmers National Bank of Remington	Remington, IN	Jan 29	P&A	N	33,499	34,717
13 First State Bank of Pattonsburg	Pattonsburg, MO	Jan 29	PO	NM	5,779	5,915
14 Peoples Bank & Trust Company	Holdenville, OK	Jan 29	P&A	NM	18,791	20,176
15 The La Pryor State Bank	La Pryor, TX	Jan 29	P&A	NM	5,444	5,695
16 Montgomery County Bank, N.A.	The Woodlands, TX	Jan 29	P&A	N	47,634	48,494
17 Bear Creek National Bank	Bear Creek, TX	Jan 29	P&A	N	25,970	26,593
18 Boulevard State Bank	Wichita, KS	Feb 5	P&A	NM	89,631	102,271
19 State Bank of Allison	Allison, IA	Feb 5	P&A	NM	16,993	17,353
20 Sunbelt National Bank	Dallas, TX	Feb 5	PO	N	11,780	11,380
21 Market National Bank	Denver, CO	Feb 5	IDTR	N	9,377	8,724
22 Community Bank	Seiling, OK	Feb 11	P&A	NM	5,373	5,144
23 First City Bank of Atoka	Atoka, OK	Feb 12	P&A	NM	12,450	11,622
24 Security National Bank	Midland, TX	Feb 12	PO	N	8,813	8,644
25 Federated National Bank	Live Oak, TX	Feb 12	PO	N	12,392	13,632
26 First State Bank of King City, Missouri	King City, MO	Feb 13	P&A	NM	14,503	14,457
27 The County Bank	Manatee County, FL	Feb 13	P&A	NM	159,572	187,142
28 First State Bank of Atmore	Atmore, AL	Feb 19	P&A	NM	12,392	12,365
29 Hub City Bank & Trust Company	Lafayette, LA	Feb 20	P&A	NM	38,209	37,978
30 The First National Bank of Weslaco	Weslaco, TX	Feb 20	PO	N	73,170	70,708
31 American National Bank ¹	Durant, OK	Feb 25	A/A	N	10,167	9,696
32 First National Bank of Crosby	Crosby, TX	Feb 26	P&A	N	8,001	7,797
33 Farmers State Bank	Hart, TX	Feb 26	P&A	NM	9,594	9,803
34 Central Bank & Trust Company ¹	Glenmora, LA	Feb 26	A/A	NM	24,660	20,598

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 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 The Lewistown Bank	Lewistown, IL	Feb 27	P&A	NM	14,938	15,254
36 The First State Bank	Rockford, IA	Mar 4	P&A	NM	15,205	15,754
37 Liberty Bank	Houston, TX	Mar 5	P&A	NM	53,860	57,195
38 Sealy National Bank	Sealy, TX	Mar 5	P&A	N	7,586	7,670
39 First National Bank in West Concord	West Concord, MN	Mar 5	IDTR	N	8,741	9,068
40 First National Bank of Sapulpa	Sapulpa, OK	Mar 5	P&A	N	7,600	7,460
41 Plaza National Bank	Del Rio, TX	Mar 12	PO	N	33,068	34,250
42 The First National Bank of Olney	Olney, TX	Mar 12	P&A	N	17,340	16,684
43 Western Bank	El Paso, TX	Mar 12	P&A	NM	46,082	46,701
44 Expressway Bank	Oklahoma City, OK	Mar 12	P&A	SM	20,059	19,089
45 Beaver Creek State Bank	Beaver Creek, MN	Mar 13	IDTR	NM	7,149	7,269
46 United Oklahoma Bank	Oklahoma City, OK	Mar 17	P&A	SM	121,959	171,925
47 Red River National Bank in Clarksville	Clarksville, TX	Mar 19	P&A	N	23,367	22,829
48 Sweeney Bank	Sweeney, TX	Mar 19	P&A	NM	20,071	19,669
49 Clarks Fork National Bank	Fromberg, MT	Mar 19	P&A	N	8,159	8,423
50 Morocco State Bank	Morocco, IN	Mar 20	P&A	NM	15,779	16,299
51 The Madill Bank & Trust Company	Madill, OK	Mar 20	P&A	NM	39,050	39,630
52 New City Bank	Orange, CA	Mar 20	P&A	NM	25,847	26,049
53 The First State Bank in Billings	Billings, OK	Mar 26	P&A	NM	10,308	10,151
54 Tallulah State Bank & Trust Company	Tallulah, LA	Mar 27	P&A	NM	31,357	31,136
55 The First National Bank of Herington	Herington, KS	Apr 2	P&A	N	19,866	20,742
56 The Southwestern Bank, N.A.	Houston, TX	Apr 9	P&A	N	14,541	14,704
57 First National Bank of Braman	Braman, OK	Apr 9	P&A	N	11,728	12,218
58 Commonwealth Bank	Glendale, CO	Apr 9	P&A	NM	7,696	7,799
59 Deer Lodge Bank & Trust Company	Deer Lodge, MT	Apr 9	P&A	NM	14,148	15,166
60 The Citizens State Bank	Brownstown, IN	Apr 10	IDTR	NM	27,725	29,049
61 Bank of Iron County	Parowan, UT	Apr 10	P&A	NM	19,467	19,827
62 First State Bank of Forest City	Forest City, MO	Apr 16	PO	NM	6,830	6,457
63 First Bank of Saginaw	Saginaw, TX	Apr 16	P&A	NM	29,945	30,622
64 First Commercial Bank of Texas, N.A.	Houston, TX	Apr 16	P&A	N	4,685	4,400
65 The Bank of North Mississippi	Oakland, MS	Apr 22	P&A	NM	13,820	14,452
66 The Peoples Bank	Collinsville, AL	Apr 22	P&A	NM	11,899	11,896
67 North Central National Bank	Austin, TX	Apr 23	IDTR	N	23,093	23,388
68 Osceola State Bank & Trust Company	Osceola, IA	Apr 23	P&A	NM	7,693	8,590

Table BC-87
BIF Closings and Assistance Transactions
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 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
69 Heritage Bank & Trust	Salt Lake County, UT	Apr 29	IDTR	SM	16,225	17,640
70 Peoples State Bank	Turkey, TX	Apr 30	P&A	NM	5,837	5,789
71 Unitedbank-Houston	Houston, TX	Apr 30	IDTR	NM	183,389	217,304
72 American Bank of Commerce	Denver, CO	May 6	P&A	SM	24,587	25,504
73 First State Bank of Sisseton	Sisseton, SD	May 7	P&A	NM	19,350	20,058
74 North American National Bank	Littleton, CO	May 7	IDTR	N	9,008	9,516
75 Farmers State Bank	Maddock, ND	May 8	IDTR	NM	11,675	11,864
76 Moreauville State Bank	Moreauville, LA	May 8	P&A	NM	16,917	16,813
77 Syracuse Savings Bank ¹	Syracuse, NY	May 13	FAM	SB	1,099,485	1,183,321
78 Marlin National Bank	Marlin, TX	May 14	P&A	N	43,669	39,566
79 Todd County State Bank	Long Prairie, MN	May 14	P&A	NM	15,150	15,410
80 United Bank	Libby, MT	May 14	P&A	NM	14,434	15,369
81 The First National Bank of Elbow Lake	Elbow Lake, MN	May 14	P&A	N	15,712	14,157
82 Bank of Oak Grove	Oak Grove, LA	May 21	P&A	NM	23,551	24,019
83 Lake Austin National Bank	Austin, TX	May 21	P&A	N	43,348	43,698
84 Texas Investment Bank, N.A.	Houston, TX	May 21	IDTR	N	15,268	17,088
85 Texas National Bank-Westheimer	Houston, TX	May 28	IDTR	N	26,420	26,342
86 First National Bank of Wilmont	Wilmont, MN	May 29	IDTR	N	11,777	13,330
87 United Bank of Texas	Austin, TX	Jun 4	IDTR	NM	190,365	208,352
88 The First State Bank	Frisco, TX	Jun 4	P&A	NM	43,477	43,341
89 Security Bank of Rich Hill ²	Rich Hill, MO	Jun 5	A/A	NM	12,729	12,966
90 The Benton State Bank	Benton, KS	Jun 11	P&A	NM	8,750	9,417
91 First State Bank	Milford, TX	Jun 11	P&A	NM	6,869	7,304
92 Northwest Commercial Bank, N.A.	Houston, TX	Jun 11	P&A	N	14,457	14,201
93 Hamilton County State Bank	Lockland, OH	Jun 12	P&A	NM	11,524	13,762
94 Whittier Thrift & Loan	Whittier, CA	Jun 12	P&A	NM	14,409	15,206
95 First Midwest Bank	Maryville, MO	Jun 18	P&A	NM	25,691	25,620
96 Pelican State Bank	Mansfield, LA	Jun 24	P&A	NM	7,026	7,188
97 Eighty Niner Bank of Coyle	Coyle, OK	Jun 25	P&A	NM	5,995	6,583
98 South Denver National Bank	Glendale, CO	Jun 25	P&A	N	61,812	59,565
99 Liberty Bank & Trust Company	Greenwood, LA	Jun 26	P&A	NM	12,236	12,588
100 Lanesboro State Bank	Lanesboro, MN	Jun 26	P&A	NM	10,974	11,391
101 Bank of Brazoria	Brazoria, TX	Jul 2	P&A	NM	23,989	24,475
102 Citizens Bank	Bryan, TX	Jul 2	P&A	NM	44,269	46,400

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BIF Closings and Assistance Transactions
 Calendar Year 1987
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
103 Red Oak State Bank	Red Oak, TX	Jul 9	P&A	NM	42,459	44,373
104 First Continental Bk of Rockrimmon, N.A.	Colorado Springs, CO	Jul 9	P&A	N	5,737	6,598
105 BancTexas Dallas, N.A.2	Dallas, TX	Jul 17	A/A	N	382,732	541,345
106 BancTexas Richardson, N.A.2	Richardson, TX	Jul 17	A/A	N	75,556	80,985
107 BancTexas McKinney, N.A.2	McKinney, TX	Jul 17	A/A	N	119,892	121,528
108 BancTexas Carrollton, N.A.2	Carrollton, TX	Jul 17	A/A	N	52,152	51,056
109 BancTexas Quorum, N.A.2	Addison, TX	Jul 17	A/A	N	22,792	21,192
110 BancTexas White Rock, N.A.2	Dallas, TX	Jul 17	A/A	N	80,963	80,923
111 BancTexas Houston2	Houston, TX	Jul 17	A/A	NM	45,038	45,854
112 BancTexas Northside Houston, N.A.2	Houston, TX	Jul 17	A/A	N	60,678	61,053
113 BancTexas Westheimer2	Houston, TX	Jul 17	A/A	NM	42,498	34,073
114 BancTexas Allen Parkway, N.A.2	Houston, TX	Jul 17	A/A	N	161,874	125,031
115 BancTexas Sulphur Springs, N.A.2	Sulphur Springs, TX	Jul 17	A/A	N	17,961	18,290
116 Farmers & Merchants Bank	Eufaula, OK	Jul 23	P&A	NM	13,920	11,499
117 Bank of Los Gatos, N.A.	Los Gatos, CA	Jul 23	P&A	N	12,893	13,149
118 Farmers State Bank	Kanawha, IA	Jul 30	P&A	NM	15,347	15,870
119 Bank of Granite	Granite, OK	Jul 30	IDTR	NM	13,192	13,164
120 The First National Bank of Yukon	Yukon, OK	Jul 30	IDTR	N	41,938	40,285
121 Empire National Bank	Los Angeles, CA	Jul 30	PO	N	9,626	8,847
122 Valley Bank of Belgrade1	Belgrade, MT	Jul 31	A/A	NM	16,385	18,610
123 The Security State Bank	Davenport, OK	Aug 6	P&A	NM	8,756	9,365
124 Security State Bank	Roosevelt, OK	Aug 6	P&A	NM	16,694	15,197
125 Bayshore Bank of Florida	Miami, FL	Aug 7	IDTR	SM	40,337	41,485
126 The First National Bank of Luther	Luther, OK	Aug 13	P&A	N	17,600	17,113
127 First State Bank	Blanchard, OK	Aug 13	IDTR	NM	21,892	23,607
128 The First National Bank of Navasota	Navasota, TX	Aug 13	P&A	N	31,027	31,679
129 McNulty Banking Company	St. Petersburg, FL	Aug 14	P&A	NM	53,185	56,604
130 The First State Bank	Willow, OK	Aug 20	IDTR	NM	6,216	6,696
131 American Exchange Bank & Trust Co.	Norman, OK	Aug 20	P&A	NM	95,808	87,778
132 American National Bank of Evanston	Evanston, WY	Aug 20	IDTR	N	8,892	9,092
133 People's State Bank of Mazeppa	Mazeppa, MN	Aug 21	IDTR	NM	20,186	21,613
134 Bank of North America	Houston, TX	Aug 27	IDTR	NM	31,165	34,537
135 Citizens Bank of Glendale	Denver, CO	Aug 27	P&A	SM	4,036	4,384
136 Rocky Mountain State Bank	Salt Lake City, UT	Aug 28	P&A	SM	17,864	18,567

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BIF Closings and Assistance Transactions
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 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
137 The First National Bank of Hammon	Hammon, OK	Sep 3	IDTR	N	5,751	6,271
138 The First National Bank of Tipton	Tipton, OK	Sep 3	IDTR	N	7,248	8,218
139 La Marque Bank	La Marque, TX	Sep 10	P&A	NM	6,168	6,311
140 Waxahachie Bank & Trust Company	Waxahachie, TX	Sep 10	P&A	NM	66,215	68,874
141 First State Bank of Rollingstone	Rollingstone, MN	Sep 11	P&A	NM	14,440	15,230
142 Central National Bank of New York	New York, NY	Sep 11	PO	N	174,715	180,796
143 The Talmage State Bank	Talmage, KS	Sep 17	P&A	NM	6,650	6,669
144 Breaux Bridge Bank & Trust Company	Breaux Bridge, LA	Sep 17	P&A	NM	29,821	22,475
145 Steeplechase National Bank	Houston, TX	Sep 17	P&A	N	14,217	15,889
146 Mustang National Bank	Mustang, OK	Sep 17	P&A	N	11,521	12,091
147 Stockmen's Bank & Trust Company	Gillette, WY	Sep 18	IDTR	SM	111,895	117,429
148 The Mayfield State Bank	Mayfield, KS	Sep 24	IDTR	NM	5,814	6,793
149 The Murdock State Bank	Murdock, KS	Sep 24	IDTR	NM	8,025	9,157
150 The Citizens Bank	Drumright, OK	Sep 24	P&A	NM	33,370	35,121
151 Commonwealth Bank	Torrance, CA	Sep 25	P&A	NM	83,784	85,059
152 Valley State Bank	Los Angeles, CA	Sep 28	P&A	NM	92,026	93,209
153 Security State Bank	Oxford, NE	Oct 1	P&A	NM	11,674	12,195
154 Clay County State Bank	Dilworth, MN	Oct 1	P&A	NM	9,852	10,057
155 Western Bank-Westheimer	Houston, TX	Oct 1	IDTR	NM	256,071	260,560
156 Western Bank-North Wilcrest, N.A.	Houston, TX	Oct 1	P&A	N	40,632	41,055
157 Western Bank-Westwood, N.A.	Houston, TX	Oct 1	P&A	N	42,598	44,196
158 State Bank of Greenwald	Greenwald, MN	Oct 2	IDTR	NM	19,888	23,318
159 United Services Bank	Hartshorne, OK	Oct 8	IDTR	NM	14,214	15,327
160 Citizens Bank of Krebs	Krebs, OK	Oct 8	IDTR	NM	13,795	14,688
161 The First National Bank of Brush	Brush, CO	Oct 8	P&A	NM	21,020	20,927
162 Citizens Bank of Ray	Ray, ND	Oct 15	P&A	NM	11,332	11,720
163 American National Bank of Afton	Afton, WY	Oct 15	IDTR	N	11,203	11,361
164 Yankee Bank for Finance & Savings, FSB	Boston, MA	Oct 16	IDTR	FSB	488,318	525,481
165 Commercial Bank, N.A.2	Oklahoma City, OK	Oct 16	A/A	N	21,702	23,408
166 Pioneer Bank of Fountain	Fountain, CO	Oct 21	P&A	NM	12,223	12,668
167 Western National Bank	Bryan, TX	Oct 22	IDTR	N	23,845	22,675
168 New World National Bank	Pittsburgh, PA	Oct 22	P&A	N	14,786	14,685
169 First State Bank of Bovina	Bovina, TX	Oct 22	P&A	NM	17,367	20,057
170 Alaska National Bank of the North	Fairbanks, AK	Oct 22	IDTR	N	200,240	203,074

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BIF Closings and Assistance Transactions
 Calendar Year 1987
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
171 American Security Bank	North Platte, NE	Oct 30	P&A	NM	26,453	27,124
172 Capital Bank & Trust Co.	Baton Rouge, LA	Oct 30	P&A	NM	343,386	384,440
173 Delta Pacific Bank	Pittsburg, CA	Oct 30	P&A	NM	16,969	17,732
174 Tri-State National Bank	Belle Fourche, SD	Nov 10	IDTR	N	10,722	10,728
175 Middle Park Bank	Granby, CO	Nov 10	P&A	NM	33,015	34,917
176 Bank of Winter Park	Winter Park, CO	Nov 10	P&A	NM	22,689	24,429
177 West Texas State Bank of Canyon	Canyon, TX	Nov 13	P&A	NM	20,036	20,440
178 The Timken State Bank	Timken, KS	Nov 19	PO	NM	3,117	3,075
179 The Alexander State Bank	Alexander, KS	Nov 19	PO	NM	9,377	9,224
180 The Peoples Bank & Trust of Iberia Parish	New Iberia, LA	Nov 19	P&A	NM	76,325	79,081
181 Republic Bank	Oklahoma City, OK	Nov 19	P&A	NM	57,283	49,129
182 Madison Bank & Trust Company	Richmond, LA	Dec 3	P&A	NM	9,807	9,747
183 State Bank of Commerce	Slidell, LA	Dec 3	P&A	NM	48,634	49,171
184 Center State Bank	Center, NE	Dec 3	P&A	NM	8,049	8,406
185 Crofton State Bank	Crofton, NE	Dec 3	P&A	NM	10,844	11,619
186 State Bank of Jansen	Jansen, NE	Dec 3	P&A	NM	4,596	5,010
187 First State Bank	Oakdale, NE	Dec 3	P&A	NM	5,386	5,634
188 The Peoples Bank	Olive Hill, KY	Dec 3	P&A	NM	39,461	40,946
189 The Farmers National Bank of Cordell	Cordell, OK	Dec 3	P&A	N	60,260	62,300
190 Climbing Hill Savings Bank	Climbing Hill, IA	Dec 3	P&A	NM	5,315	5,399
191 Crossroads Bank2	Victoria, TX	Dec 3	A/A	NM	25,318	25,093
192 Louisiana Bank & Trust Company	Crowley, LA	Dec 10	P&A	NM	21,238	18,489
193 American Bank in Louisiana	Morgan City, LA	Dec 10	P&A	NM	14,620	15,028
194 The First National Bank in Rhome	Rhome, TX	Dec 10	P&A	N	9,335	9,243
195 BancFirst-Austin, N.A.	Austin, TX	Dec 10	P&A	N	28,035	25,253
196 Heritage National Bank	Austin, TX	Dec 10	P&A	NM	50,960	53,227
197 Lewis and Clark State Bank	Lake Oswego, OR	Dec 11	P&A	NM	19,839	20,261
198 First Interstate Bank of Alaska	Anchorage, AK	Dec 11	P&A	NM	358,945	367,655
199 American Bank of Commerce	Lake Charles, LA	Dec 17	P&A	NM	36,212	35,450
200 USBank	Denton, TX	Dec 17	P&A	NM	84,757	86,046
201 Bank of Mabank	Mabank, TX	Dec 17	P&A	NM	44,507	43,846
202 First State Bank at Shoshoni	Shoshoni, WY	Dec 18	IDTR	SM	4,144	4,555
203 The Falun State Bank1	Falun, KS	Dec 29	A/A	NM	3,060	3,102

Table BC-87
BIF Closings and Assistance Transactions
 Calendar Year 1987
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
Total Banks: 203		PO =	11		\$8,874,822	\$9,407,013
		IDTR =	39			
1 Financially assisted merger of a failing but open bank.		P&A =	133			
2 13(c): Financial assistance from FDIC to prevent failure.		A/A =	18			
		Tot. Comm'l	201			
Deposits and assets are as of the quarter before closing.		IDTR =	1			
		A/A =	1			
		Tot. savings	2			
		Total banks	203			

Source:

FDIC, 1987 Annual Report, Table 123, Page 50-60.

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Table BC-88
BIF Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Commerce Bank of Plano	Plano, TX	Jan 7	IDTR	SM	\$32,674	\$35,306
2 The Peoples State Bank & Trust Co.2	Ellinwood, KS	Jan 7	A/A	NM	39,614	36,619
3 The North American Bank	Phoenix, AZ	Jan 8	IDTR	NM	30,691	32,318
4 The Jefferson Guaranty Bank2	Metairie, LA	Jan 13	A/A	NM	274,423	292,381
5 The Moran National Bank	Moran, TX	Jan 14	P&A	N	17,475	17,204
6 Colonial Bank	New Orleans, LA	Jan 14	P&A	NM	50,407	50,167
7 Balboa National Bank	National City, CA	Jan 14	PO	N	29,391	29,316
8 Aredale State Bank	Aredale, IA	Jan 20	P&A	NM	9,088	9,647
9 Cedar Vale State Bank	Cedar Vale, KS	Jan 21	P&A	NM	11,525	11,711
10 Williston Basin State Bank	Williston, ND	Jan 21	P&A	NM	13,575	14,004
11 Louisiana Commercial Bank	Madisonville, LA	Jan 21	P&A	NM	25,696	26,777
12 Sam Houston Nat'l Bank of Walker County	Huntsville, TX	Jan 21	P&A	N	38,345	37,609
13 United Mercantile Bank	Shreveport, LA	Jan 21	P&A	NM	78,206	86,324
14 Northwest Bank	Dallas, TX	Jan 21	IDTR	NM	53,140	58,426
15 Bank of Casper	Casper, WY	Jan 22	P&A	NM	5,827	6,055
16 Citizens State Bank2	Hayfield, MN	Jan 27	A/A	NM	28,650	28,012
17 Port City Bank	Houston, TX	Jan 28	P&A	NM	62,280	60,736
18 Houston Commerce Bank	Houston, TX	Jan 28	PO	NM	40,094	40,962
19 Alaska Mutual Bank1	Anchorage, AK	Jan 28	A/A	NM	924,765	1,183,368
20 United Bank Alaska1	Anchorage, AK	Jan 28	A/A	NM	368,279	314,279
21 The Trust Bank	Hialeah, FL	Jan 29	IDTR	SM	160,160	164,547
22 The Bank of Louisburg	Louisburg, KS	Feb 3	P&A	NM	20,549	20,672
23 Bank of Dallas	Dallas, TX	Feb 5	P&A	NM	202,745	207,817
24 First State Bank	Oilton, OK	Feb 11	P&A	NM	13,255	13,161
25 First Houston Bank, N.A.	Houston, TX	Feb 11	IDTR	N	34,578	33,175
26 The First State Bank	White Cloud, MI	Feb 12	P&A	NM	37,433	36,417
27 Global Bank	Hialeah, FL	Feb 12	P&A	SM	20,423	21,742
28 Basin State Bank	Vernal, UT	Feb 12	P&A	NM	11,511	11,982
29 American National Bank2	Parma, OH	Feb 12	A/A	N	25,421	27,774
30 The Farmers & Merchants Bank of Hill City	Hill City, KS	Feb 18	P&A	SM	16,611	16,496
31 Mustang Community Bank	Mustang, OK	Feb 18	P&A	SM	9,615	9,407
32 Harris County Bank-Houston, N.A.	Houston, TX	Feb 25	IDTR	N	81,221	80,724
33 Collin County State Bank	Melissa, TX	Feb 25	P&A	NM	12,643	12,451
34 American National Bank	Stafford, TX	Feb 25	P&A	N	30,360	31,314

Table BC-88
BIF Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 The Home State Bank	Russell, KS	Mar 3	P&A	NM	61,903	59,884
36 Flower Mound Bank	Flower Mound, TX	Mar 3	P&A	SM	17,600	17,444
37 The First Nat Bank & Trust Co. of Cushing	Cushing, OK	Mar 10	IDTR	N	61,159	60,298
38 Frenchman Valley Bank	Palisade, NE	Mar 10	PO	NM	2,663	2,781
39 Hayesville Savings Bank	Hayesville, IA	Mar 10	IDTR	NM	37,468	37,989
40 First American Bank & Tr of Friendswood	Friendswood, TX	Mar 10	PO	SM	6,295	6,353
41 First American Bank & Trust of Baytown	Baytown, TX	Mar 10	P&A	NM	41,001	38,198
42 First American Bank & Trust of Manvel	Manvel, TX	Mar 10	IDTR	SM	11,707	12,268
43 Security Bank of Denver, N.A.	Denver, CO	Mar 10	P&A	N	16,612	16,987
44 First Intercounty Bank of New York	New York, NY	Mar 11	IDTR	NM	37,927	44,079
45 Morehead National Bank2	Morehead, KY	Mar 15	A/A	N	7,865	7,581
46 First National Bank of Port Allen	Port Allen, LA	Mar 17	P&A	N	19,083	19,553
47 Citizens State Bank of Gibbon	Gibbon, MN	Mar 18	P&A	NM	14,828	15,051
48 State Bank of Morgan	Morgan, MN	Mar 18	P&A	NM	19,995	20,314
49 Cashion Community Bank	Cashion, OK	Mar 24	P&A	NM	6,623	6,681
50 Century Bank	Tulsa, OK	Mar 24	P&A	NM	69,938	70,834
51 First National Bank of Del City	Del City, OK	Mar 25	IDTR	N	28,123	30,860
52 First Bank & Trust	Tomball, TX	Mar 31	P&A	NM	59,058	68,665
53 Union Bank & Trust Company	Oklahoma City, OK	Mar 31	P&A	NM	181,779	182,510
54 Central National Bank	Dallas, TX	Apr 7	P&A	N	17,433	15,915
55 Home State Bank	Trent, TX	Apr 7	IDTR	NM	5,259	5,401
56 Citizens State Bank of Eagle Bend	Eagle Bend, MN	Apr 8	P&A	NM	9,897	10,011
57 Jennings Bank	Jennings, KS	Apr 14	P&A	NM	6,978	7,087
58 Cy-Fair Bank, N.A.	Harris County, TX	Apr 14	IDTR	N	14,240	13,897
59 Metropolitan Industrial Bank	Denver, CO	Apr 15	IDTR	SM	12,495	12,434
60 Colonial Thrift & Loan Association	Culver City, CA	Apr 15	P&A	NM	24,017	26,761
61 Burns State Bank1	Burns, KS	Apr 15	A/A	NM	4,126	4,382
62 Mc Allen State Bank	Mc Allen, TX	Apr 19	P&A	NM	556,220	580,047
63 First City Bancorp. (59 banking subs)2	Houston, TX	Apr 20	A/A	Var.	9,502,906	12,972,178
64 Bank of Santa Fe2	Santa Fe, NM	Apr 20	A/A	NM	91,508	95,616
65 Texas National Bank	Austin, TX	Apr 21	PO	N	20,172	18,482
66 Citizens National Bank	Colorado Springs, CO	Apr 21	IDTR	N	18,424	18,272
67 Unity Bank	Dayton, OH	Apr 22	P&A	NM	6,685	7,066

Table BC-88
BIF Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
68 The Village Bank	Great Falls, MT	Apr 22	P&A	NM	19,460	21,653
69 Bond County State Bank ²	Pocahontas, IL	Apr 25	A/A	NM	6,618	6,321
70 Citizens Bank of Tulsa ²	Tulsa, OK	Apr 28	A/A	NM	8,443	6,693
71 Oak Park Bank	Oak Park Heights, MN	Apr 29	P&A	SM	19,735	21,125
72 Lincoln National Bank	Arlington, TX	May 5	P&A	N	12,065	12,959
73 Union Bank & Trust of Dallas	Dallas, TX	May 5	P&A	NM	38,464	36,676
74 Forest City Bank & Trust Co	Forest City, IA	May 6	P&A	SM	26,492	26,597
75 The First State Bank	Childress, TX	May 12	P&A	NM	14,595	14,876
76 Westside National Bank	Houston, TX	May 13	P&A	N	38,706	32,188
77 The American State Bank ²	Yankton, SD	May 18	A/A	NM	58,954	62,095
78 National Bank of Texas	Houston, TX	May 19	P&A	N	26,140	19,430
79 Lone Star Bank	Harris County (Baytown), TX	May 26	P&A	NM	12,997	12,986
80 First National Bank of Kingwood	Kingwood, TX	May 26	P&A	N	16,207	16,080
81 The First State Bank	Rockwall, TX	May 26	IDTR	NM	39,734	39,864
82 Sandy State Bank	Sandy, UT	May 27	P&A	SM	8,043	8,946
83 Community State Bank	Whiting, IA	Jun 2	P&A	NM	5,000	5,073
84 Guaranty Bank	Dallas, TX	Jun 2	P&A	NM	75,487	82,097
85 Security Bank of Boulder	Boulder, CO	Jun 2	P&A	NM	13,760	14,137
86 Security Bank of Aurora	Aurora, CO	Jun 2	P&A	NM	10,124	10,901
87 River Plaza National Bank	Ft. Worth, TX	Jun 2	P&A	N	44,406	41,811
88 Williamstown Bank, N.A.	Houston, TX	Jun 2	P&A	N	22,683	23,038
89 Parkway Bank & Trust	Dallas, TX	Jun 9	P&A	NM	42,262	42,348
90 Bank of Imboden ¹	Imboden, AR	Jun 14	A/A	NM	16,446	16,230
91 Century National Bank	Austin, TX	Jun 16	P&A	N	56,096	54,001
92 Kingsland National Bank	Kingsland, TX	Jun 16	P&A	N	14,697	14,066
93 The Liberty Bank of Seattle	Seattle, WA	Jun 17	P&A	SM	20,573	19,146
94 The Bank of Westminster	Westminster, CO	Jun 22	P&A	SM	6,638	6,521
95 Tri-Cities Bank & Trust	Glenn Heights, TX	Jun 23	P&A	NM	9,981	9,247
96 Northwest Bank & Trust	Houston, TX	Jun 23	P&A	NM	92,527	97,591
97 Texas National Bank	Victoria, TX	Jun 23	P&A	N	14,944	14,402
98 Claiborne Bank & Trust Company	Homer, LA	Jun 29	P&A	NM	12,876	13,076
99 Republic National Bank	Norman, OK	Jun 30	P&A	N	26,542	24,283
100 First National Bank	Sherman, TX	Jun 30	P&A	N	24,193	24,477
101 Mercantile Bank & Trust	San Antonio, TX	Jun 30	P&A	NM	84,090	79,126

Table BC-88
BIF Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
102 The Security Bank	Warner, OK	Jul 14	P&A	NM	9,397	9,370
103 The American Bank	Palestine, TX	Jul 14	P&A	NM	20,360	20,789
104 Allen National Bank	Allen, TX	Jul 14	P&A	N	26,240	26,310
105 Texas Bank	San Antonio, TX	Jul 14	A/A	NM	61,494	57,193
106 Texas Bank North, N.A.	San Antonio, TX	Jul 14	A/A	N	8,113	5,763
107 Oak Forest National Bank†	Longview, TX	Jul 15	A/A	N	7,657	7,381
108 Union Bank & Trust	Bartlesville, OK	Jul 21	P&A	NM	128,969	115,430
109 The First National Bank of Blooming Prairie	Blooming Prairie, MN	Jul 21	P&A	N	20,016	19,972
110 First Capitol Bank	West Columbia, TX	Jul 28	IDTR	NM	46,262	50,022
111 National Fidelity Bank of Shreveport	Shreveport, LA	Jul 28	P&A	N	10,614	10,506
112 Westlake Thrift & Loan Association	Westlake Village, CA	Jul 29	IDTR	NM	51,232	55,152
113 First RepublicBank-Corsicana, N.A.	Corsicana, TX	Jul 29	P&A	N	186,918	200,642
114 First RepublicBank-Plano, N.A.	Plano, TX	Jul 29	P&A	N	182,873	199,707
115 First RepublicBank-Midland, N.A.	Midland, TX	Jul 29	P&A	N	574,547	659,374
116 First RepublicBank-Harlingen, N.A.	Harlingen, TX	Jul 29	P&A	N	193,137	213,556
117 First RepublicBank-Abilene, N.A.	Abilene, TX	Jul 29	P&A	N	201,164	218,162
118 First RepublicBank-Ennis, N.A.	Ennis, TX	Jul 29	P&A	N	90,622	96,091
119 First RepublicBank-Stephenville, N.A.	Stephenville, TX	Jul 29	P&A	N	116,809	124,191
120 First RepublicBank-Hillsboro, N.A.	Hillsboro, TX	Jul 29	P&A	NM	63,008	68,086
121 First RepublicBank-Tyler, N.A.	Tyler, TX	Jul 29	P&A	N	536,496	610,442
122 First RepublicBank- Austin, N.A.	Austin, TX	Jul 29	P&A	N	1,314,891	1,688,329
123 First RepublicBank-Victoria	Victoria, TX	Jul 29	P&A	NM	163,033	175,166
124 First RepublicBank-Ft. Sam Houston, N.A.	Ft. Sam Houston, TX	Jul 29	P&A	N	501,900	634,806
125 First RepublicBank-Waco, N.A.	Waco, TX	Jul 29	P&A	N	591,858	716,274
126 First RepublicBank-Temple, N.A.	Temple, TX	Jul 29	P&A	N	150,365	163,642
127 First RepublicBank-Wichita Falls, N.A.	Wichita Falls, TX	Jul 29	P&A	N	270,730	304,233
128 First RepublicBank-Odessa, N.A.	Odessa, TX	Jul 29	P&A	N	165,964	174,996
129 First RepublicBank-Clifton	Clifton, TX	Jul 29	P&A	NM	76,899	82,273
130 First RepublicBank-Dallas, N.A.	Dallas, TX	Jul 29	P&A	N	7,680,063	17,085,655
131 First RepublicBank-Williamson Cnty, N.A.	Austin, Tx	Jul 29	P&A	N	42,024	43,993
132 First RepublicBank-Mt. Pleasant, N.A.	Mt. Pleasant, TX	Jul 29	P&A	N	137,048	148,141
133 First RepublicBank-El Paso, N.A.	El Paso, TX	Jul 29	P&A	N	208,191	217,709
134 First RepublicBank-Paris	Paris, TX	Jul 29	P&A	NM	74,097	79,339
135 First RepublicBank-Cleburne, N.A.	Cleburne, TX	Jul 29	P&A	N	110,894	118,351

Table BC-88
BIF Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
136 First RepublicBank-Ft. Worth, N.A.	Ft. Worth, TX	Jul 29	P&A	N	1,568,528	1,956,560
137 First RepublicBank-Galveston, N.A.	Galveston, TX	Jul 29	P&A	N	242,631	257,165
138 First RepublicBank-Houston, N.A.	Houston, TX	Jul 29	P&A	N	2,275,270	2,712,008
139 First RepublicBank-Forney	Forney, TX	Jul 29	P&A	NM	50,879	54,599
140 First RepublicBank-San Antonio, N.A.	San Antonio, TX	Jul 29	P&A	N	726,755	797,201
141 First RepublicBank-Lubbock, N.A.	Lubbock, TX	Jul 29	P&A	N	475,829	528,101
142 First RepublicBank-Denison, N.A.	Denison, TX	Jul 29	P&A	N	136,310	143,514
143 First RepublicBank-Richmond, N.A.	Richmond, TX	Jul 29	P&A	N	92,479	99,889
144 First RepublicBank-Malakoff, N.A.	Malakoff, TX	Jul 29	P&A	NM	47,271	49,588
145 First RepublicBank-Lufkin	Lufkin, TX	Jul 29	P&A	NM	192,393	224,868
146 First RepublicBank-Brownwood, N.A.	Brownwood, TX	Jul 29	P&A	N	118,839	126,695
147 First RepublicBank-Henderson, N.A.	Henderson, TX	Jul 29	P&A	N	119,410	128,870
148 First RepublicBank-Jefferson County	Beaumont, TX	Jul 29	P&A	NM	223,894	240,727
149 First RepublicBank-Mineral Wells, N.A.	Mineral Wells, TX	Jul 29	P&A	N	168,305	174,415
150 First RepublicBank-Conroe, N.A.	Conroe, TX	Jul 29	P&A	N	200,637	207,680
151 First RepublicBank-A&M	College Station, TX	Jul 29	P&A	NM	95,773	101,039
152 First RepublicBank-Greenville, N.A.	Greenville, TX	Jul 29	P&A	N	79,582	85,852
153 First RepublicBank-Delaware	Newark, DE	Aug 2	P&A	NM	164,867	582,350
<small>(A credit card operation for First RepublicBank Corp., Dallas, Texas)</small>						
154 Alaska Continental Bank	Anchorage, AK	Aug 3	P&A	NM	52,254	51,496
155 Farmers & Merchants Bank of Elmo	Elmo, MO	Aug 4	P&A	NM	8,826	9,189
156 Security State Bank	Casey, IA	Aug 9	A/A	NM	15,225	15,355
157 Galena Park State Bank	Galena Park, TX	Aug 11	P&A	NM	28,927	24,849
158 First Bank	Balch Springs, TX	Aug 11	P&A	NM	46,060	46,240
159 West Houston National Bank	Houston, TX	Aug 11	P&A	N	26,732	26,448
160 Citizens State Bank	Maud, OK	Aug 18	P&A	NM	10,811	11,052
161 Town & Country National Bank	Harlingen, TX	Aug 18	P&A	N	30,759	29,583
162 First National Bank Austin	Austin, TX	Aug 18	P&A	N	27,175	25,972
163 Marshall County Bank	Britton, SD	Aug 19	IDTR	NM	9,411	10,737
164 Bank of the Mid-South	Bossier City, LA	Aug 25	P&A	NM	41,110	41,788
165 BancFirst-Westlake, N.A.	Austin, TX	Aug 25	P&A	N	16,307	14,956
166 Highland Park National Bank	Dallas, TX	Aug 25	P&A	N	31,196	26,301
167 Biwabik State Bank	Biwabik, MN	Aug 26	P&A	NM	3,227	3,238

Table BC-88
BIF Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
168 American Bank of Muskogee	Muskogee, OK	Sep 1	P&A	NM	29,844	28,571
169 Commercial State Bank	San Augustine, TX	Sep 1	IDTR	NM	26,129	25,607
170 Mingo Trust & Savings Bank	Mingo, IA	Sep 1	P&A	NM	11,419	12,060
171 Pisgah Savings Bank	Pisgah, IA	Sep 1	IDTR	NM	9,315	9,672
172 Lakeland State Bank	Sunrise Branch, MO	Sep 1	P&A	NM	9,199	9,264
173 Pioneer National Bank	Arlington, TX	Sep 1	P&A	N	22,550	20,289
174 First National Bank of Atascocita	Harris County (Humble), TX	Sep 1	P&A	N	10,771	9,362
175 The Sylvia State Bank	Sylvia, KS	Sep 8	P&A	NM	5,334	5,894
176 River City Bank	Castle Hills, TX	Sep 15	P&A	NM	17,721	15,070
177 Citizens Bank of Littleton	Littleton, CO	Sep 15	P&A	SM	6,259	6,365
178 Trinity National Bank	San Antonio, TX	Sep 15	P&A	N	33,753	33,137
179 Town & Country Bank	Bixby, OK	Sep 15	P&A	SM	38,385	30,846
180 Capital National Bank	Fort Worth, TX	Sep 15	IDTR	N	25,701	24,363
181 Guaranty National Bank ²	Austin, TX	Sep 16	A/A	N	22,633	21,063
182 The First State Bank in Talihina	Talihina, OK	Sep 22	P&A	NM	14,744	15,813
183 The Security State Bank	Comanche, OK	Sep 22	P&A	NM	8,862	9,045
184 Community Bank & Trust	Rockdale, TX	Sep 22	P&A	NM	14,338	14,945
185 Peoples State Bank of Meeker	Meeker, CO	Sep 23	IDTR	SM	3,765	3,894
186 First State Bank	Seminole, OK	Sep 29	P&A	NM	11,253	12,224
187 Watson State Bank	Watson, MN	Sep 30	P&A	NM	12,865	13,731
188 Liberty Bank & Trust Company	Warsaw, IN	Oct 3	P&A	NM	45,800	48,687
189 Fidelity National Bank of Fort Worth	Fort Worth, TX	Oct 6	P&A	N	32,509	33,844
190 Commercial Bank & Trust Company	Metairie, LA	Oct 20	P&A	NM	56,391	58,768
191 Security Bank	Dallas, TX	Oct 20	P&A	SM	20,851	21,789
192 Frontier National Bank	Round Rock, TX	Oct 27	P&A	N	39,271	39,529
193 Medical Center State Bank	Oklahoma City, OK	Oct 27	P&A	N	8,562	8,655
194 Round Rock National Bank	Round Rock, TX	Oct 27	IDTR	N	37,104	37,001
195 Southwest National Bank	Houston, TX	Nov 3	IDTR	N	16,150	14,015
196 Mt. Zion State Bank	Mount Zion, IL	Nov 4	IDTR	NM	25,661	26,444
197 Avoyelles Trust & Savings Bank	Bunkie, LA	Nov 10	P&A	NM	30,223	27,150
198 American National Bank	Tyler, TX	Nov 10	P&A	N	22,850	22,369
199 Bank of the Northwest	Woodward, OK	Nov 10	IDTR	NM	18,010	19,537
200 The First National Bank of Gracemont	Gracemont, OK	Nov 10	IDTR	N	6,841	6,571

Table BC-88
BIF Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
201 Miami National Bank	Miami, OK	Nov 10	P&A	N	9,584	9,249
202 Alliance Bank, N.A.1	Oklahoma City, OK	Nov 16	A/A	N	11,860	8,898
203 East Texas State Bank	Buna, TX	Nov 17	P&A	NM	20,632	21,278
204 The Bank of Kerrville	Kerrville, TX	Nov 17	P&A	SM	34,839	39,821
205 First National Bank	Covington, LA	Nov 18	IDTR	N	297,944	262,163
206 Texana National Bank of Belton	Belton, TX	Dec 1	IDTR	N	19,144	19,482
207 Oak Lawn Bank, N.A.	Dallas, TX	Dec 1	P&A	N	10,674	10,283
208 Union Bank of Houston	Houston, TX	Dec 1	P&A	NM	49,067	55,448
209 Enterprise National Bank	Englewood, CO	Dec 1	P&A	N	5,066	5,278
210 Waukomis State Bank	Waukomis, OK	Dec 8	P&A	NM	11,852	12,047
211 First Bank & Trust Co.	Duncan, OK	Dec 8	P&A	NM	45,179	42,025
212 Resource Bank, N.A.	Houston, TX	Dec 8	PO	N	37,292	34,725
213 Caribank	Dania, FL	Dec 9	P&A	NM	522,990	525,792
214 Crescent City Bank & Trust Company	New Orleans, LA	Dec 15	P&A	NM	23,137	23,990
215 First National Bank in Center	Center, TX	Dec 15	P&A	N	26,150	26,056
216 First National Bank in Bogata	Bogata, TX	Dec 15	P&A	N	13,294	13,244
217 Texas Bank of Plano	Plano, TX	Dec 15	P&A	SM	15,329	15,055
218 Texas National Bank	Dallas, TX	Dec 15	P&A	N	47,122	37,661
219 First Southwest Bank	Eldorado, OK	Dec 16	P&A	SM	9,710	9,826
220 First Industrial Bank of Rocky Ford	Rocky Ford, CO	Dec 16	P&A	NM	11,414	12,489
221 Baton Rouge Bank & Trust Company1	Baton Rouge, LA	Dec 21	A/A	NM	112,697	111,498
222 Tracy-Collins Bank & Trust Company1	Salt Lake City, UT	Dec 30	A/A	SM	196,005	213,259
Total Banks : 280		PO =	6			
		IDTR =	30		\$38,320,236	\$53,899,351
		P&A =	164			
		A/A =	80			
		Total banks	280			

1 Financially assisted merger of a failing but open bank.
 2 13(c) financial assistance from FDIC to prevent failure.

Deposits and assets are as of the quarter before closing.

Source:

FDIC, 1988 Annual Report, Table 123. page 62-71.

Revised 7-23-97

Table BC-89
BIF Closings and Assistance Transactions
 Calendar Year 1989
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Bank of Benton	Benton, LA	Jan 5	P&A	NM	\$12,132	\$12,202
2 First State Bank	Harper, TX	Jan 12	P&A	NM	10,594	10,466
3 Orleans Bank & Trust Company	New Orleans, LA	Jan 12	P&A	NM	24,478	24,862
4 Rolling Hills State Bank	Piedmont, OK	Jan 12	P&A	NM	13,099	13,212
5 Commercial State Bank	Houston, TX	Jan 12	P&A	NM	48,602	49,186
6 Oak Hill National Bank	Travis County (Austin), TX	Jan 12	P&A	N	18,166	18,195
7 The National Bank of Bossier City	Bossier City, LA	Jan 12	P&A	N	76,353	73,322
8 West Belt National Bank	Houston, TX	Jan 12	P&A	N	30,236	26,121
9 First National Bank of Cedar Park	Cedar Park, TX	Jan 19	P&A	N	18,912	18,609
10 The Planters Bank & Trust Co.	Haynesville, LA	Jan 19	P&A	NM	57,894	57,312
11 Merchants State Bank	Dallas, TX	Jan 19	P&A	NM	124,594	121,963
12 First State Bank of Texas	Duncanville, TX	Jan 26	P&A	SM	18,370	16,339
13 Oakwood National Bank	Enid, OK	Jan 26	P&A	N	26,831	23,011
14 Community Bank, N. A.	Decker Prairie, TX	Jan 26	IDTR	N	9,446	8,556
15 Citizens State Bank	Earth, TX	Jan 26	P&A	NM	14,900	15,630
16 Metropolitan National Bank	San Antonio, TX	Jan 30	A/A	N	6,396	4,438
17 Alaska Statebank	Anchorage, AK	Feb 3	P&A	NM	96,858	90,791
18 First Bank & Trust	Bryan, TX	Feb 9	P&A	NM	144,662	148,098
19 Citizens Bank	Houston, TX	Feb 9	P&A	NM	102,130	100,126
20 Citizens Bank Houston	Houston, TX	Feb 9	P&A	NM	37,102	40,169
21 First Continental National Bank	Houston, TX	Feb 15	PO	N	8,541	9,035
22 The Home State Bank	Arcadia, KS	Feb 16	PO	NM	1,706	1,731
23 Louisiana Bank & Trust Company	Shreveport, LA	Feb 16	P&A	NM	276,308	270,401
24 Security Bank	Houston, TX	Feb 16	P&A	NM	19,194	19,334
25 Westpoint National Bank	San Antonio, TX	Feb 16	P&A	N	11,047	8,252
26 Texas National Bank	Houston, TX	Feb 16	IDTR	N	57,767	39,677
27 The First State Bank	Abilene, TX	Feb 17	IDTR	SM	206,634	272,709
28 Citizens Bank & Trust	Calvert, TX	Mar 9	P&A	NM	16,762	14,235
29 Bank of the West	Austin, TX	Mar 9	P&A	NM	46,519	46,672
30 Lakeway National Bank	Austin, TX	Mar 9	P&A	N	16,830	16,693
31 Bankers Trust of Louisiana, N.A.	Kenner, LA	Mar 10	IDTR	N	88,903	83,009
32 The Farmers State Bank	Bogue, KS	Mar 16	P&A	NM	7,962	8,044
33 Livingston Bank	Denham Springs, LA	Mar 16	P&A	NM	104,264	106,250
34 Merchants Marine Bank	Port Isabel, TX	Mar 16	P&A	NM	30,355	30,798

Table BC-89
BIF Closings and Assistance Transactions
 Calendar Year 1989
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 Island Bank	South Padre Island, TX	Mar 16	P&A	NM	17,217	17,538
36 The Farmers & Merchants State Bank	Ballinger, TX	Mar 16	P&A	NM	22,005	22,534
37 Enterprise Bank of Florida	Miami Lakes, FL	Mar 17	P&A	SM	26,309	28,020
38 Industrial Bank	Houston, TX	Mar 23	P&A	NM	65,314	64,773
39 First State Bank	Rogers, TX	Mar 23	P&A	NM	9,174	8,962
40 First Bank of Rowlett	Rowlett, TX	Mar 23	P&A	NM	34,788	35,636
41 MBank Round Rock, N.A.	Round Rock, TX	Mar 28	P&A	N	162,588	164,598
42 MBank Dallas, N.A.	Dallas, TX	Mar 28	P&A	N	4,033,803	6,556,056
43 MBank Houston, N.A.	Houston, TX	Mar 28	P&A	N	2,566,889	3,307,498
44 MBank Abilene, N.A.	Abilene, TX	Mar 28	IDTR	N	213,188	199,025
45 MBank Ft. Worth, N.A.	Ft. Worth, TX	Mar 28	P&A	N	624,217	749,114
46 MBank Austin, N.A.	Austin, TX	Mar 28	P&A	N	560,075	642,018
47 MBank Odessa, N.A.	Odessa, TX	Mar 28	P&A	N	298,538	317,623
48 MBank Brenham, N.A.	Brenham, TX	Mar 28	P&A	N	132,362	140,264
49 MBank Greenville, N.A.	Greenville, TX	Mar 29	P&A	N	152,701	153,330
50 MBank Corsicana, N.A.	Corsicana, TX	Mar 29	P&A	N	160,801	165,084
51 MBank Marshall, N.A.	Marshall, TX	Mar 29	P&A	N	196,957	210,336
52 MBank The Woodlands, N.A.	Woodlands, TX	Mar 29	P&A	N	155,632	160,119
53 MBank Jefferson County, N.A.	Port Arthur, TX	Mar 29	P&A	N	307,311	330,935
54 MBank Orange, N.A.	Orange, TX	Mar 29	P&A	N	144,488	149,828
55 MBank Midcities, N.A.	Arlington, TX	Mar 29	P&A	N	331,362	357,997
56 MBank Alamo, N.A.	San Antonio, TX	Mar 29	P&A	N	708,152	784,855
57 MBank Denton County, N.A.	Lewisville, TX	Mar 29	P&A	N	212,291	220,122
58 MBank Longview, N.A.	Longview, TX	Mar 29	P&A	N	254,672	264,994
59 MBank Wichita Falls, N.A.	Witchita Falls, TX	Mar 29	P&A	N	450,521	484,828
60 MBank Sherman, N.A.	Sherman, TX	Mar 29	P&A	N	271,442	282,027
61 Harvard Bank	Tulsa, OK	Mar 30	P&A	SM	22,822	23,144
62 First Service Bank for Savings	Leominster, MA	Mar 31	IDTR	SB	683,356	880,658
63 Interstate Bank of Commerce	Miami, FL	Mar 31	PO	SM	6,969	6,406
64 Premier Bank, N.A.	Dallas, TX	Mar 31	IDTR	N	35,617	37,064
65 First National Bank of Nocona	Nocona, TX	Apr 6	P&A	N	24,092	23,286
66 St. Tammany National Bank	Mandeville, LA	Apr 6	P&A	N	44,659	47,115
67 The Commonwealth Bank	Bellaire, TX	Apr 12	P&A	NM	57,210	65,781

Table BC-89
BIF Closings and Assistance Transactions
 Calendar Year 1989
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
68 Allied Oklahoma Bank, N.A.	Oklahoma City, OK	Apr 13	P&A	N	61,001	58,267
69 Travis Bank & Trust	Austin, TX	Apr 20	P&A	NM	52,327	53,860
70 First State Bank	Deanville, TX	Apr 20	P&A	NM	9,349	9,419
71 Continental National Bank	San Antonio, TX	Apr 20	P&A	N	12,613	12,204
72 Alliance Bank	Anchorage, AK	Apr 21	P&A	NM	797,169	778,973
73 Seminole National Bank	Hollywood, FL	Apr 27	P&A	N	7,648	6,594
74 Bank of Lakewood, N.A.	Lakewood, CO	Apr 27	P&A	N	8,342	9,666
75 Katy National Bank	Katy, TX	May 4	P&A	N	55,294	52,033
76 First National Bank of East Baton Rouge	Baton Rouge, LA	May 4	P&A	N	30,497	28,297
77 Greater Texas Bank Leander	Leander, TX	May 4	P&A	NM	22,175	20,561
78 Lexington State Bank	Lexington, TX	May 11	P&A	NM	13,907	13,794
79 Lewis County Savings & Loan Co.	Weston, WV	May 12	P&A	NM	3,925	3,986
80 The First National Bank of Gordon	Gordon, TX	May 18	P&A	N	11,559	10,864
81 Security Bank & Trust Co.	Wharton, TX	May 18	P&A	NM	37,106	34,808
82 First National Bank at Oswego	Oswego, KS	May 18	P&A	N	23,343	24,023
83 The Bank of Edmond, N.A.	Edmond, OK	May 18	P&A	N	8,525	8,078
84 Grand Canyon State Bank	Scottsdale, AZ	May 19	IDTR	NM	13,246	14,607
85 First Eastern Bank & Trust Co.	New Orleans, LA	May 24	P&A	NM	29,215	29,422
86 Commerce and Energy Bank of Lafayette	Lafayette, LA	May 24	P&A	NM	27,111	29,468
87 Bank of Aurora	Aurora, CO	May 24	PO	SM	6,578	6,901
88 Liberty National Bank	Dallas, TX	May 25	P&A	N	68,277	67,505
89 The First State Bank	Forgan, OK	May 31	P&A	NM	11,060	11,698
90 Fulshear State Bank	Fulshear, TX	Jun 8	PO	SM	10,686	10,697
91 Lake Country National Bank	Burnet, TX	Jun 8	IDTR	N	8,360	7,536
92 First American Bank	San Antonio, TX	Jun 8	IDTR	SM	13,608	13,286
93 Treasure State Bank	Glasgow, MT	Jun 9	P&A	NM	13,150	14,553
94 Capital Bank-Northwest, N.A.	San Antonio, TX	Jun 15	IDTR	N	17,233	15,962
95 Helotes State Bank	Helotes, TX	Jun 15	P&A	NM	21,000	21,327
96 Northern Bank & Trust	Fort Collins, CO	Jun 15	P&A	NM	6,560	6,914
97 Guardian Bank, N.A.	Hempstead, NY	Jun 21	PO	N	383,002	409,389
98 Preston North National Bank	Dallas, TX	Jun 22	P&A	N	6,930	6,504
99 Hobby Community Bank	Houston, TX	Jun 29	P&A	NM	8,480	8,010
100 New Ulm State Bank	New Ulm, TX	Jun 29	P&A	NM	11,777	11,963
101 First National Bank of Richardson	Richardson, TX	Jun 30	P&A	N	46,739	44,549

Table BC-89
BIF Closings and Assistance Transactions
 Calendar Year 1989
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
102 Independent Bank-East, N.A.	Rockwall, TX	Jun 30	IDTR	N	35,780	40,565
103 102 Valley Bank	Hopkins, MO	Jul 5	IDTR	NM	5,019	5,042
104 The Sterlington Bank	Sterlington, LA	Jul 13	P&A	NM	14,646	15,243
105 National Bank of Commerce of Brownsville	Brownsville, TX	Jul 13	P&A	N	34,771	34,694
106 Bennett National Bank	Bennett, CO	Jul 13	IDTR	N	8,015	8,276
107 Independent Bank, N.A.	Coppell, TX	Jul 14	IDTR	N	32,672	34,710
108 Fallbrook National Bank	Houston, TX	Jul 20	IDTR	N	35,643	35,964
109 Utica National Bank & Tust Co.	Tulsa, OK	Jul 20	P&A	N	177,847	164,978
110 Texas American Bank/Ft. Worth, N.A.	Ft. Worth, TX	Jul 20	P&A	N	1,354,335	1,974,591
111 Texas American Bank/Galleria, N.A.	Houston, TX	Jul 20	P&A	N	352,793	289,594
112 Texas American Bank/Dallas, N.A.	Dallas, TX	Jul 20	P&A	N	262,833	229,694
113 Texas American Bank/Amarillo, N.A.	Amarillo, TX	Jul 20	P&A	N	207,371	218,186
114 Texas American Bank/Duncanville, N.A.	Duncanville, TX	Jul 20	P&A	N	215,660	213,385
115 Texas American Bank/Levelland	Levelland, TX	Jul 20	P&A	N	179,092	195,037
116 Texas American Bank/McKinney, N.A.	McKinney, TX	Jul 20	P&A	N	167,278	175,696
117 Texas American Bank/Austin, N.A.	Austin, TX	Jul 20	P&A	N	181,575	127,093
118 Texas American Bank/Tyler, N.A.	Tyler, TX	Jul 20	P&A	N	139,943	153,843
119 Texas American Bank/Fredericksburg, N.A.	Fredericksburg, TX	Jul 20	P&A	N	138,932	139,055
120 Texas American Bank/Midland, N.A.	Midland, TX	Jul 20	P&A	N	131,652	135,159
121 Texas American Bank/Denison, N.A.	Denison, TX	Jul 20	P&A	N	137,111	137,049
122 Texas American Bank/Longview, N.A.	Longview, TX	Jul 20	P&A	N	91,439	90,055
123 Texas American Bank/Breckenridge, N.A.	Breckenridge, TX	Jul 20	P&A	N	86,165	82,026
124 Texas American Bank/Temple, N.A.	Temple, TX	Jul 20	P&A	N	70,082	68,011
125 Texas American Bank/LBJ, N.A.	Dallas, TX	Jul 20	P&A	N	68,463	62,777
126 Texas American Bank/Wichita Falls, N.A.	Wichita Falls, TX	Jul 20	P&A	N	64,707	64,989
127 Texas American Bank/Forum, N.A.	Arlington, TX	Jul 20	P&A	N	64,208	62,628
128 Texas American Bank/Prestonwood, N.A.	Dallas, TX	Jul 20	P&A	N	49,544	49,842
129 Texas American Bank/Farmers Branch, N.A.	Farmers Branch, TX	Jul 20	P&A	N	47,490	48,380
130 Texas American Bank/Richardson, N.A.	Richardson, TX	Jul 20	P&A	N	42,365	44,458
131 Texas American Bank/Southwest, N.A.	Stafford, TX	Jul 20	P&A	N	40,444	36,015
132 Texas American Bank/Plano, N.A.	Plano, TX	Jul 20	P&A	N	36,159	34,760
133 Texas American Bank/Greater Southwest	Grand Prairie, TX	Jul 20	P&A	NM	31,530	32,656
134 Fidelity Bank	Scottsdale, AZ	Jul 21	P&A	NM	11,586	11,247

Table BC-89
BIF Closings and Assistance Transactions
 Calendar Year 1989
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
135 Hidalgo County Bank & Trust Company	Mercedes, TX	Jul 26	P&A	NM	18,621	18,879
136 The Texas Bank & Trust Co.	Sweetwater, TX	Jul 27	P&A	NM	33,473	33,658
137 Brushy Creek National Bank	Round Rock, TX	Jul 27	P&A	N	10,312	9,787
138 Forestwood National Bank of Dallas	Dallas, TX	Jul 27	IDTR	N	63,231	62,015
139 Empire State Bank	New York, NY	Jul 28	PO	NM	26,247	30,202
140 Barnard State Bank	Barnard, KS	Aug 3	P&A	NM	5,145	4,988
141 First Bank & Trust Co.	Yale, OK	Aug 3	P&A	NM	27,677	28,485
142 University National Bank	San Antonio, TX	Aug 3	P&A	N	22,491	19,844
143 Park Forty-Five National Bank	Spring, TX	Aug 3	IDTR	N	22,242	21,952
144 First State Bank	Liberty, TX	Aug 17	P&A	NM	61,352	62,218
145 First State Bank of McKinney	McKinney, TX	Aug 17	P&A	NM	20,227	18,100
146 Citizens National Bank of Killeen	Killeen, TX	Aug 17	P&A	N	36,792	35,494
147 Farmers State Bank of Yuma	Yuma, CO	Aug 24	P&A	SM	24,864	26,604
148 Troup Bank & Trust Co	Troup, TX	Aug 24	P&A	NM	24,820	24,064
149 The Dakota Bank	Grand Forks, ND	Aug 24	IDTR	NM	28,647	31,174
150 First State Bank	Pflugerville, TX	Aug 24	P&A	NM	30,994	30,690
151 Park Central Bank, N.A.	Ft. Worth, TX	Aug 24	IDTR	N	15,193	11,853
152 Summit Bank	San Antonio, TX	Aug 24	IDTR	NM	18,484	19,197
153 The Burr Oak State Bank	Burr Oak, KS	Aug 31	IDTR	NM	4,098	4,387
154 Liberty Bank	Glendale, AZ	Sep 1	P&A	NM	30,466	32,357
155 The LaSalle State Bank	Jena, LA	Sep 7	P&A	NM	37,123	38,808
156 Thousand Oaks National Bank	San Antonio, TX	Sep 7	P&A	N	32,479	30,158
157 First Bankers Trust of Bossier City	Bossier City, LA	Sep 14	P&A	NM	28,656	27,094
158 Prairie State Bank	Grand Prairie, TX	Sep 14	IDTR	NM	16,783	16,397
159 Kirby State Bank	Kirby, TX	Sep 14	P&A	NM	16,453	16,787
160 MedCentre Bank, N.A.	San Antonio, TX	Sep 14	P&A	N	30,152	27,811
161 Rose Capital Bank	Tyler, TX	Sep 21	P&A	NM	60,449	62,698
162 The Farmers State Bank	Lyman, NE	Sep 23	P&A	NM	5,570	5,677
163 National Bank of Arizona	Scottsdale, AZ	Sep 28	P&A	N	15,731	15,792
164 The Olla State Bank	Olla, LA	Oct 5	P&A	NM	22,938	23,569
165 Commonwealth Bank	Arlington, TX	Oct 5	P&A	SM	79,293	74,931
166 Strawn Security Bank	Strawn, TX	Oct 5	P&A	NM	14,126	14,420
167 First National Bank of Vail	Vail, CO	Oct 5	P&A	N	3,489	3,569
168 First Bank	Colorado Springs, CO	Oct 6	P&A	NM	33,967	35,950

Table BC-89
BIF Closings and Assistance Transactions
 Calendar Year 1989
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
169 Citizens Bank	Galveston, TX	Oct 12	P&A	NM	32,123	31,307
170 North Bank, N. A.	Oklahoma City, OK	Oct 12	P&A	N	12,927	12,368
171 Beaumont Bank, N. A.	Beaumont, TX	Oct 19	P&A	N	26,886	29,198
172 Park Avenue Bank, N.A.	Oklahoma City, OK	Oct 19	P&A	N	14,436	17,919
173 Century Bank	Phoenix, AZ	Oct 19	P&A	NM	119,937	120,355
174 First Consolidated Bank-Buda, N.A.	Buda, TX	Oct 20	P&A	N	15,224	15,040
175 First Consolidated Bank-Ferris	Ferris, TX	Oct 20	P&A	SM	11,248	12,026
176 First Consolidated Bank-Hillsboro, N.A.	Hillsboro, TX	Oct 20	P&A	N	10,847	11,315
177 First Consolidated Bank-Pleasant Rn, N.A.	Lancaster, TX	Oct 20	P&A	N	19,837	19,291
178 First Consolidated Bank-Rosebud, N.A.	Rosebud, TX	Oct 20	P&A	N	16,533	17,125
179 Western National Bank of Louisiana	Kaplan, LA	Oct 26	P&A	N	11,945	11,848
180 First Security Bank & Trust Co.	Haughton, LA	Oct 26	P&A	NM	20,720	20,596
181 Bank of St. Charles	St. Rose, LA	Nov 2	P&A	NM	65,181	65,235
182 The Lee State Bank	Browerville, MN	Nov 9	P&A	NM	13,473	13,405
183 United National Bank of Plano	Plano, TX	Nov 9	P&A	N	30,544	29,822
184 City National Bank of Plano	Plano, TX	Nov 9	P&A	N	71,100	56,450
185 National Industrial Bank of Connecticut	Meriden, CT	Nov 9	P&A	N	48,254	46,515
186 Love Field National Bank	Dallas, TX	Nov 16	P&A	N	29,020	28,311
187 Executive National Bank	San Antonio, TX	Nov 16	P&A	N	8,874	7,350
188 Security National Bank of Shreveport	Shreveport, LA	Nov 17	PO	N	20,224	19,446
189 Greater Texas Bank North, N.A.	Austin, TX	Nov 30	P&A	N	26,293	22,670
190 Greater Texas Bank Southwest, N.A.	Travis County (Austin), TX	Nov 30	P&A	N	33,466	32,598
191 Central Dakota Bank	Lehr, ND	Dec 1	P&A	SM	13,654	13,854
192 First Security Bank of Glendive	Glendive, MT	Dec 1	P&A	SM	31,862	32,396
193 Atlantic National Bank	Norfolk, VA	Dec 7	P&A	N	13,669	14,412
194 First National Bank of Frisco	Frisco, TX	Dec 7	P&A	N	9,418	8,981
195 Aledo State Bank	Aledo, TX	Dec 7	P&A	NM	9,716	9,933
196 First Commerce National Bank	Phoenix, AZ	Dec 7	P&A	N	21,443	20,267
197 Westheimer Memorial Bank, N.A.	Houston, TX	Dec 8	P&A	N	47,660	38,862
198 Orange State Bank	Miami, FL	Dec 8	P&A	SM	8,078	8,047
199 First Bank	Pineville, LA	Dec 8	P&A	NM	69,301	72,255
200 Midlothian National Bank	Midlothian, TX	Dec 13	P&A	N	11,512	9,964
201 City National Bank of Sayre	Sayre, OK	Dec 13	P&A	N	22,437	20,959
202 First Acadiana Bank	Eunice, LA	Dec 14	P&A	NM	44,605	46,767

Table BC-89
BIF Closings and Assistance Transactions
 Calendar Year 1989
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
203 Canyon Lake Bank	Canyon Lake, TX	Dec 14	P&A	NM	32,111	30,983
204 North Side State Bank	Tulsa, OK	Dec 14	P&A	NM	21,408	20,375
205 First American Bank & Trust	North Palm Beach, FL	Dec 15	P&A	NM	1,005,829	1,382,924
206 First City National Bank & Trust Co.	New York, NY	Dec 20	PO	N	38,155	39,512
207 United Community Bank	Westlake Village, CA	Dec 20	P&A	NM	29,318	32,288
Total Banks: 207			PO =	9		
			IDTR =	22	\$24,158,864	\$28,935,010
			P&A =	174		

Deposits and assets are as of the quarter before closing.

PO = 9
 IDTR = 22
 P&A = 174
 A/A = 1
 Tot. comm'l 205
 IDTR = 1
 Tot. savings 1
 Total banks 207

Source:

FDIC, 1989 Annual Report, Table 123, Page 102-111

Revised 7-23-97

Table BC-90
BIF Closings and Assistance Transactions
 Calendar Year 1990
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 The First National Bank of San Marcos	San Marcos, TX	Jan 4	P&A	N	\$79,985	\$77,567
2 Plaza Del Oro National Bank	Houston, TX	Jan 11	P&A	N	15,778	15,697
3 Farmers State Bank of Shiro, Texas	Shiro, TX	Jan 25	P&A	NM	4,399	4,601
4 Monroe Savings Bank, FSB	Rochester, NY	Jan 26	P&A	FSB	488,802	520,587
5 BancTexas Dallas, N.A.	Dallas, TX	Jan 26	P&A	N	338,207	340,938
6 Creditbank	Cutler Ridge, FL	Jan 26	P&A	NM	74,090	76,437
7 Fidelity Bank, N.A.	San Antonio, TX	Jan 26	IDTR	N	35,817	36,625
8 Tyler National Bank	Tyler, TX	Feb 1	P&A	N	26,103	24,708
9 Citizens National Bank of Walnut Ridge	Walnut Ridge, AR	Feb 2	P&A	N	34,098	37,524
10 Commerce Bank of Tampa	Tampa, FL	Feb 2	P&A	SM	22,270	21,631
11 The First National Bank of Colbert	Colbert, OK	Feb 8	IDTR	N	16,539	17,910
12 Huffman Bank	Huffman, TX	Feb 15	P&A	NM	21,660	22,019
13 Northway National Bank	Dallas, TX	Feb 15	P&A	N	23,917	19,138
14 Gateway National Bank	Phoenix, AZ	Feb 15	P&A	N	8,209	8,598
15 The First State Bank of Regent	Regent, ND	Feb 22	P&A	NM	9,526	9,717
16 The Red River Bank	Red River, NM	Feb 23	P&A	NM	6,550	6,530
17 The Bank of Ruidoso	Ruidoso, NM	Feb 23	P&A	NM	26,459	27,843
18 The First National Bank of Sanger	Sanger, TX	Mar 1	P&A	N	19,943	19,653
19 Search National Bank	Dallas, TX	Mar 1	P&A	N	22,225	21,155
20 Community State Bank of Onalaska	Onalaska, TX	Mar 1	P&A	NM	9,611	9,685
21 Citizens National Bank	Denton, TX	Mar 8	P&A	N	16,845	16,160
22 Farmers State Bank of Schulenberg	Schulenberg, TX	Mar 8	P&A	NM	33,426	32,735
23 University National Bank of College Station	College Station, TX	Mar 8	P&A	N	39,534	36,341
24 First Bank, National Association	Cleveland, OH	Mar 9	PO	N	32,147	33,087
25 Bank of Meeker	Meeker, OK	Mar 15	P&A	SM	15,503	15,529
26 Liberty City State Bank	Liberty City, TX	Mar 15	P&A	NM	15,004	15,189
27 Independent National Bank	Phoenix, AZ	Mar 15	P&A	N	13,523	12,417
28 Miami National Bank	Miami, FL	Mar 22	P&A	N	45,124	46,399
29 Community Bank	New Caney, TX	Mar 22	P&A	NM	42,089	41,952
30 The Waller Bank, N.A.	Waller, TX	Mar 22	P&A	N	13,677	13,354
31 American Bank of Arlington	Arlington, TX	Mar 22	P&A	NM	28,823	28,327
32 The Central National Bank of San Angelo	San Angelo, TX	Mar 22	P&A	N	148,163	147,449
33 First National Bank of Garland	Garland, TX	Mar 29	P&A	N	10,071	9,394
34 Alvord National Bank	Alvord, TX	Mar 29	P&A	N	7,663	7,616

Table BC-90
BIF Closings and Assistance Transactions
 Calendar Year 1990
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 Crown Bank, N.A.	San Antonio, TX	Mar 29	P&A	N	21,927	22,767
36 Everman National Bank of Fort Worth	Fort Worth, TX	Mar 30	P&A	N	65,547	65,941
37 Imperial Bank	Coral Gables, FL	Mar 30	P&A	SM	23,983	23,166
38 First Bank & Trust Co.	Cedar Hill, TX	Apr 5	P&A	NM	13,101	13,788
39 Champions Point National Bank	Houston, TX	Apr 5	P&A	N	19,513	20,581
40 The Bazine State Bank	Bazine, KS	Apr 12	P&A	NM	16,509	16,940
41 The Seamen's Bank for Savings, FSB	New York, NY	Apr 18	P&A	FSB	2,141,918	3,391,988
42 Corinth Deposit National Bank	Corinth, KY	Apr 19	P&A	N	8,652	8,744
43 Acadiana National Bank	Lafayette, LA	Apr 19	P&A	N	33,030	33,510
44 First State Bank of Crandall	Crandall, TX	Apr 19	P&A	NM	15,627	15,830
45 Security National Bank of Elgin	Elgin, TX	Apr 19	P&A	N	10,710	10,839
46 Cove State Bank	Copperas Cove, TX	Apr 19	P&A	NM	37,464	37,343
47 Charles Schreiner Bank	Kerrville, TX	Apr 19	P&A	NM	232,549	228,079
48 Bergen Park National Bank	Evergreen, CO	Apr 20	P&A	N	5,896	5,769
49 Trinity National Bank of Dallas	Dallas, TX	Apr 26	P&A	N	37,505	37,140
50 Signature Bank, N.A.	Dallas, TX	Apr 26	P&A	N	27,398	26,758
51 Guardian Bank	Scottsdale, AZ	Apr 26	P&A	SM	27,020	25,901
52 Central Arizona Bank	Chandler, AZ	Apr 26	P&A	NM	7,083	6,644
53 Richardson National Bank	Richardson, TX	May 3	P&A	N	59,061	50,460
54 First National Bank, Northeast	Austin, TX	May 3	P&A	N	18,699	18,013
55 Tucker State Bank	Jacksonville, FL	May 4	P&A	NM	43,458	41,759
56 Chancery National Bank	Denver, CO	May 9	P&A	N	14,917	15,234
57 Commonwealth National Bank	Dallas, TX	May 10	P&A	N	45,691	44,494
58 First National Bank of Grand Saline	Grand Saline, TX	May 10	P&A	N	28,669	28,574
59 First National Bank of DeSoto	DeSoto, TX	May 10	P&A	N	26,512	24,070
60 Dominion National Bank of Denver	Denver, CO	May 10	P&A	N	14,568	15,317
61 The First National Bank of Georgetown	Georgetown, TX	May 17	P&A	N	70,280	71,615
62 First-Taylor National Bank	Taylor, TX	May 17	P&A	N	79,791	74,001
63 Merchants Bk of Boston, A Cooperative Bk	Boston, MA	May 18	IDTR	SB	390,997	392,219
64 Farmers State Bank of Brookshire	Brookshire, TX	May 24	P&A	NM	19,590	19,438
65 Midway National Bank	Dallas, TX	May 24	P&A	N	17,059	16,389
66 Gentry County Bank	Albany, MO	May 24	P&A	SM	46,328	42,268
67 Memorial Bank, N.A.	Houston, TX	May 24	P&A	N	73,263	75,928
68 The Huntsville National Bank	Huntsville, TX	May 31	P&A	N	107,969	107,169

Table BC-90
BIF Closings and Assistance Transactions
 Calendar Year 1990
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
69 Rocky Mountain National Bank	Denver, CO	May 31	P&A	N	8,860	9,203
70 The Wilshire Bank, N.A.	Los Angeles, CA	May 31	P&A	N	23,915	24,752
71 NBC Bank-Austin, N.A.	Austin, TX	Jun 1	P&A	N	41,824	33,805
72 NBC Bank-Boerne, N.A.	Boerne, TX	Jun 1	P&A	N	57,099	53,811
73 NBC Bank-South Texas, N.A.	Corpus Christi, TX	Jun 1	P&A	N	126,492	118,358
74 NBC Bank-Houston, N.A.	Houston, TX	Jun 1	P&A	N	284,619	186,247
75 NBC Bank-Kerrville, N.A.	Kerrville, TX	Jun 1	P&A	N	30,750	26,011
76 NBC Bank-Rio Grande Valley, N.A.	Mission, TX	Jun 1	P&A	N	135,221	138,742
77 NBC Bank-San Antonio, N.A.	San Antonio, TX	Jun 1	P&A	N	877,566	938,232
78 NBC Bank-Seguin, N.A.	Seguin, TX	Jun 1	P&A	N	68,258	63,757
79 NBC Bank-Uvalde, N.A.	Uvalde, TX	Jun 1	P&A	N	36,165	35,133
80 The Home National Bank of Milford	Milford, MA	Jun 1	P&A	N	436,259	461,659
81 Hulen National Bank	Fort Worth, TX	Jun 7	P&A	N	11,705	11,718
82 Clifton National Bank	Clifton, TX	Jun 7	P&A	N	12,217	12,139
83 Texas National Bank	El Paso, TX	Jun 7	P&A	N	131,684	131,825
84 Richmark Bank	Houston, TX	Jun 7	P&A	NM	35,824	35,194
85 The Merchants Bank of California	Beverly Hills, CA	Jun 8	P&A	NM	60,994	62,435
86 Alliance Bank, N.A.	Austin, TX	Jun 14	P&A	N	85,452	81,144
87 The Wimberly Bank	Wimberly, TX	Jun 14	P&A	NM	24,293	23,282
88 Willow Bend National Bank	Plano, TX	Jun 14	P&A	N	66,130	58,945
89 Exchange National Bank of Del City	Del City, OK	Jun 14	P&A	N	39,583	43,160
90 National City Bank of Denver	Denver, CO	Jun 14	P&A	N	65,127	58,350
91 Bank M	Miami, FL	Jun 15	P&A	SM	10,719	10,691
92 Farmers & Merchants Bank	Buckeye, AZ	Jun 18	P&A	NM	22,382	23,999
93 Bank of East Texas	Tyler, TX	Jun 21	P&A	SM	11,173	11,049
94 Peoples National Bank	Caldwell, TX	Jun 21	P&A	N	10,848	9,649
95 Lakeland State Bank	Austin, TX	Jun 21	P&A	SM	12,760	12,774
96 Centre National Bank-Farmers Branch	Farmers Branch, TX	Jun 21	P&A	N	39,179	39,656
97 Bacliff Bank, N.A.	Bacliff, TX	Jun 28	P&A	N	7,758	7,131
98 Valley View National Bank	Valley View, TX	Jun 28	P&A	N	12,958	12,969
99 American National Bank	Elk City, OK	Jun 28	P&A	N	14,775	14,841
100 Southwest National Bank	Austin, TX	Jun 28	P&A	N	33,592	33,621
101 Brookwood National Bank	Oklahoma City, OK	Jun 28	P&A	N	26,784	26,870
102 Eliot Savings Bank	Boston, MA	Jun 29	P&A	SB	468,006	479,461

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BIF Closings and Assistance Transactions
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 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
103 Montgomery National Bank	Montgomery Twmsp, NJ	Jun 29	P&A	N	91,622	92,628
104 Capital National Bank	Bronx, NY	Jul 6	IDTR	N	145,767	158,197
105 Milford Savings Bank	Milford, MA	Jul 6	P&A	SB	297,787	328,062
106 Iredell State Bank	Iredell, TX	Jul 12	P&A	NM	10,072	10,020
107 American National Bank of Greenville	Greenville, TX	Jul 12	P&A	N	29,473	29,081
108 The Permanent Savings Bank	Niagara Falls, NY	Jul 13	P&A	SB	319,311	329,994
109 Bank of Wilson	Wilson, OK	Jul 26	P&A	NM	13,046	12,982
110 Bank of Odessa	Odessa, TX	Jul 26	P&A	SM	14,707	14,364
111 Continental Bank	Dallas, TX	Jul 26	P&A	NM	136,013	135,476
112 First National Bank	Purcell, OK	Jul 26	P&A	N	11,094	10,915
113 The U.S. Savings Bank of America	Seabrook, NH	Jul 27	P&A	SB	12,068	12,416
114 American Bank & Trust Co.	Baton Rouge, LA	Aug 2	P&A	NM	319,815	351,544
115 United Bank of Waco, N.A.	Waco, TX	Aug 2	P&A	N	254,242	250,030
116 First National Bank of Corpus Christi	Corpus Christi, TX	Aug 9	P&A	N	116,535	117,002
117 The National Bank of Washington	Washington, D.C.	Aug 10	P&A	N	1,268,268	1,650,969
118 First Pacific Bank	Beverly Hills, CA	Aug 10	IDTR	NM	113,212	118,841
119 Capitol Bank & Trust	Oklahoma City, OK	Aug 16	P&A	NM	32,512	33,095
120 City National Bank	Houston, TX	Aug 16	P&A	N	39,313	35,577
121 Cherry Creek National Bank	Denver, CO	Aug 16	P&A	N	94,612	85,818
122 First Bank of Plano	Plano, TX	Aug 30	P&A	SM	9,612	9,248
123 Security National Bank	Austin, TX	Aug 30	P&A	N	15,790	15,067
124 American Bank of Commerce, N.A.	Del Rio, TX,	Aug 30	P&A	N	17,482	17,389
125 The First National Bank of Levelland	Levelland, TX	Aug 30	P&A	N	64,398	62,249
126 Chisholm National Bank	Plano, TX	Aug 30	P&A	N	21,192	20,886
127 Bay City Bank & Trust Co.	Bay City, TX	Aug 30	IDTR	NM	82,719	79,609
128 Citizens National Bank	El Campo, TX	Aug 30	IDTR	N	53,206	51,326
129 Northside Bank	San Antonio, TX	Sep 6	P&A	N	53,617	54,654
130 The Pawnee National Bank	Pawnee, OK	Sep 12	A/A	N	14,628	14,206
131 First National Bank of Kennedale	Kennedale, TX	Sep 13	P&A	N	27,733	27,485
132 Citizens Bank	Clarksville, TX	Sep 13	P&A	NM	15,963	15,876
133 Western National Bank of Texas	Fort Worth, TX	Sep 13	P&A	N	35,168	34,013
134 First National Bank of Crosby	Crosby, ND	Sep 13	P&A	N	12,335	12,433
135 Ingram State Bank	Ingram, TX	Sep 14	PO	NM	23,216	23,452
136 Citizens National Bank	Kerrville, TX	Sep 14	PO	N	13,076	12,791

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BIF Closings and Assistance Transactions
 Calendar Year 1990
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
137 City National Bank of Irving	Irving, TX	Sep 20	P&A	N	33,768	32,126
138 First State Bank of Rising Star	Rising Star, TX	Sep 20	P&A	NM	13,876	13,983
139 First Comanche Bank	Comanche, TX	Sep 20	PO	NM	34,942	33,116
140 Fort Worth State Bank	Fort Worth, TX	Sep 27	P&A	NM	22,222	20,689
141 Great Western National Bank	Lewisville, TX	Sep 27	P&A	N	13,321	13,377
142 Woodway Bank & Trust, N.A.	Houston, TX	Oct 4	P&A	N	35,365	35,375
143 Mountain Ridge State Bank	West Orange, NJ	Oct 5	IDTR	NM	50,209	51,426
144 The Peoples Bank & Trust Co.	Natchitoches, LA	Oct 5	P&A	NM	115,765	117,050
145 United Peoples Bank	Lampasas, TX	Oct 11	P&A	NM	32,826	32,673
146 The Brooklyn Savings Bank	Danielson, CT	Oct 19	P&A	SB	93,816	130,931
147 First American Bank for Savings	Boston, MA	Oct 19	IDTR	SB	489,285	526,176
148 Metropolitan National Bank	McAllen, TX	Oct 19	P&A	N	20,103	19,851
149 First National Bank of Jackson	Jackson, TN	Oct 25	P&A	N	69,932	73,684
150 The Farmers & Merchants Bank of Sheyenne	Sheyenne, ND	Oct 26	P&A	NM	2,867	2,899
151 Trinity National Bank	Benbrook, TX	Nov 1	PO	N	21,903	21,468
152 Lone Star National Bank	Dallas, TX	Nov 2	IDTR	N	42,529	34,211
153 Freedom National Bank of New York	New York, NY	Nov 9	PO	N	101,021	110,444
154 Western Bank	Duncanville, TX	Nov 15	P&A	NM	39,563	39,838
155 Farmers State Bank of Madisonville	Madisonville, TX	Nov 29	P&A	NM	34,565	34,847
156 Bank of Arlington	Arlington, TX	Nov 29	P&A	NM	59,795	63,605
157 Boundary Waters State Bank	Ely, MN	Nov 30	P&A	NM	13,413	13,426
158 Douglas County National Bank	Parker, CO	Dec 6	P&A	N	5,325	5,371
159 First National Bank of Rowlett	Rowlett, TX	Dec 7	IDTR	N	21,351	20,509
160 Heights Bank	Harker Heights, TX	Dec 7	P&A	NM	27,025	28,752
161 New England AllBank for Savings	Gardner, MA	Dec 12	IDTR	SB	172,263	173,269
162 Bank of Commerce	Alexandria, LA	Dec 13	P&A	NM	19,943	19,650
163 Washington County State Bank	Brenham, TX	Dec 13	P&A	NM	77,526	77,722
164 First State Bank	Lexington, OK	Dec 13	P&A	NM	7,581	7,477
165 First Commercial Bank of Florida	Boca Raton, FL	Dec 14	P&A	NM	164,103	171,578
166 The State Bank of Omaha	Omaha, TX	Dec 14	P&A	NM	20,615	20,519
167 Peoples State Bank	Dallas, TX	Dec 14	P&A	NM	30,597	30,262

Table BC-90
BIF Closings and Assistance Transactions
 Calendar Year 1990
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
168 Far Western Bank	Tustin, CA	Dec 14	PO	NM	150,711	154,318
169 Capitol Bank & Trust Co.	Boston, MA	Dec 28	PO	NM	442,317	485,550
Total Banks: 169					\$15,139,082	\$16,937,668

Deposits and assets are as of the quarter before closing.

PO =	8
IDTR =	9
P&A =	141
A/A =	1
Tot. comm'l	159
IDTR =	3
P&A =	7
Tot. savings	10
Total banks	169

Source:

FDIC, 1990 Annual Report, Table 123, page 78-83

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BIF Closings and Assistance Transactions
 Calendar Year 1991
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Bank of New England, N.A.	Boston, MA	Jan 6	P&A	N	\$9,406,853	\$13,428,614
2 The Connecticut Bank & Trust Co, N.A.	Hartford, CT	Jan 6	P&A	N	6,860,236	7,210,748
3 Maine National Bank	Portland, ME	Jan 6	P&A	N	944,665	1,045,658
4 Community National Bank	Glastonbury, CT	Jan 11	P&A	N	86,936	85,364
5 American Bank, N.A.	Rio Rancho, NM	Jan 22	IDTR	N	23,319	20,712
6 Metropolitan National Bank	Farmers Branch, TX	Jan 24	P&A	N	98,491	97,314
7 Alvarado Bank	Richmond, CA	Jan 25	P&A	NM	32,106	33,480
8 Citizens Nat'l Bank & Trust Co. of Chicago	Chicago, IL	Jan 29	P&A	N	19,197	18,776
9 Bank of the Hills	Austin, TX	Jan 31	P&A	NM	237,750	255,108
10 Rockport Bank, N.A.	Aransas County (Rockport), TX	Jan 31	P&A	N	18,038	17,796
11 The Merchants Bank & Trust Company	Norwalk, CT	Feb 1	P&A	NM	269,021	269,867
12 Maine Savings Bank	Portland, ME	Feb 1	P&A	SB	1,191,224	1,182,519
13 Lockhart State Bank	Lockhart, TX	Feb 7	P&A	NM	24,800	24,316
14 First National Bank in Kaufman	Kaufman, TX	Feb 7	P&A	N	20,995	20,351
15 Merchants Trust & Savings Bank	Kenner, LA	Feb 14	P&A	NM	42,729	43,848
16 The First National Bank of Wortham	Wortham, TX	Feb 14	P&A	N	7,709	7,282
17 Southwest National Bank	Albuquerque, NM	Feb 21	P&A	N	36,461	37,236
18 The McKinley Bank	Niles, OH	Feb 22	P&A	NM	65,627	70,565
19 United Citizens Bank, N.A.	College Station, TX	Feb 28	P&A	N	47,235	44,906
20 SeaFirst Bank	Port St. Lucie, FL	Mar 8	P&A	SM	11,861	11,521
21 First Marine Bank of Florida	Palm City, FL	Mar 8	P&A	SM	16,769	17,165
22 Manilabank California	Los Angeles, CA	Mar 8	P&A	NM	20,349	20,775
23 Crossroads Bank	Victoria, TX	Mar 14	P&A	NM	22,694	22,416
24 Coolidge Corner Co-operative Bank	Brookline, MA	Mar 14	P&A	SB	83,843	83,699
25 Blackstone Bank & Trust Co.	Boston, MA	Mar 15	IDTR	NM	48,356	49,258
26 Citadel Bank	Willis, TX	Mar 21	P&A	NM	21,643	21,874
27 Sabinal Bank	Sabinal, TX	Mar 21	PO	NM	24,395	24,822
28 The Landmark Bank	Hartford, CT	Mar 28	P&A	NM	219,851	227,859
29 City Bank and Trust	Claremont, NH	Mar 29	P&A	NM	119,406	116,044
30 Citizens National Bank	Limon, CO	Mar 29	IDTR	N	11,251	11,414
31 First State Bank	Weimar, TX	Apr 4	P&A	NM	26,208	26,023
32 The Blueville Bank of Grafton	Grafton, WV	Apr 5	P&A	SM	46,936	48,118
33 American Bank & Trust Co.	Shreveport, LA	Apr 11	P&A	NM	60,439	60,928
34 Whitney Bank and Trust	Hamden, CT	Apr 12	IDTR	NM	49,222	40,601

Table BC-91
BIF Closings and Assistance Transactions
 Calendar Year 1991
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 Arizona Commerce Bank	Tucson, AZ	Apr 12	P&A	NM	79,757	80,832
36 Community National Bank	Sherman, TX	Apr 18	P&A	N	18,929	19,048
37 Columbine Valley Bank & Trust	Jefferson County, CO	Apr 26	P&A	SM	9,213	9,458
38 Boston Trade Bank	Boston, MA	May 3	IDTR	NM	301,548	307,033
39 Chireno State Bank	Chireno, TX	May 9	P&A	NM	12,345	12,397
40 Village Green National Bank	Jersey Village, TX	May 9	IDTR	N	27,110	29,452
41 Texas Bank and Trust of Temple	Temple, TX	May 9	P&A	NM	44,972	45,228
42 The First National Bank of Poth	Poth, TX	May 9	P&A	N	18,545	18,673
43 The Washington Bank (of Maryland)	Baltimore, MD	May 10	IDTR	SM	39,003	38,974
44 Madison National Bank	Washington, DC	May 10	P&A	N	404,200	473,781
45 Madison National Bank (of Virginia)	McLean, VA	May 10	P&A	N	159,413	174,187
46 First National Bank of Cedar Hill	Cedar Hill, TX	May 16	P&A	N	11,132	10,959
47 Capital Bank	Dallas, TX	May 16	P&A	NM	104,756	111,610
48 First City Bank	New Orleans, LA	May 17	P&A	NM	56,509	56,068
49 The Cosmopolitan National Bank of Chicago	Chicago, IL	May 17	P&A	N	108,468	110,088
50 The First National Bank of Toms River	Toms River, NJ	May 22	P&A	N	1,380,815	1,417,531
51 Liberty National Bank	Lovington, NM	May 23	P&A	N	51,562	51,370
52 First Security Bank	Roanoke, VA	May 24	IDTR	SM	15,027	15,885
53 Florida State Bank	Holiday, FL	May 24	P&A	NM	81,640	87,374
54 University Bank, N.A.	Newton, MA	May 31	IDTR	N	295,818	318,836
55 Goldome	Buffalo, NY	May 31	P&A	SB	6,525,085	9,890,866
56 Northwest Bank, N.A.	San Antonio, TX	Jun 6	P&A	N	7,215	7,204
57 Woburn Five Cents Savings Bank	Woburn, MA	Jun 7	P&A	SB	239,998	247,219
58 The Bank of Horton	Horton, KS	Jun 13	P&A	NM	170,540	167,298
59 Peoples Bank	Hewitt, TX	Jun 13	P&A	NM	16,674	17,273
60 Tascosa National Bank of Amarillo	Amarillo, TX	Jun 13	P&A	N	75,195	73,908
61 Texas Premier Bank of Victoria, NA.	Victoria, TX	Jun 13	P&A	N	15,278	15,449
62 Beacon Co-operative Bank	Boston, MA	Jun 21	P&A	SB	30,538	31,806
63 First Mutual Bank for Savings	Boston, MA	Jun 28	P&A	SB	1,081,228	1,129,946
64 Dripping Springs National Bank	Dripping Springs, TX	Jul 12	P&A	N	20,527	20,177
65 Landmark Thrift and Loan Association	San Diego, CA	Jul 12	PO	NM	15,835	16,638

Table BC-91
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 Calendar Year 1991
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
66 Community Guardian Bank	Elmwood Park, NJ	Jul 19	P&A	NM	55,038	55,327
67 Pontchartrain State Bank	Metairie, LA	Jul 19	P&A	NM	142,089	139,958
68 The Kerens Bank	Kerens, TX	Jul 25	P&A	NM	19,848	19,538
69 Suburban National Bank	Hillsborough Township, NJ	Jul 26	P&A	N	91,287	91,091
70 The Housatonic Bank & Trust Co.	Ansonia, CT	Jul 26	P&A	NM	64,075	69,070
71 Citytrust	Bridgeport, CT	Aug 9	P&A	NM	1,807,942	1,918,530
72 Mechanics & Farmers Savings Bank, FSB	Bridgeport, CT	Aug 9	P&A	FSB	903,692	1,083,920
73 Southcoast Bank Corporation	West Palm Beach, FL	Aug 9	PO	NM	26,674	26,094
74 Bank of South Palm Beaches	Hypoluxo, FL	Aug 9	P&A	NM	63,475	61,282
75 Enfield National Bank	Enfield, CT	Aug 16	IDTR	N	19,759	18,966
76 Northwest National Bank	Fayetteville, AR	Aug 16	P&A	N	30,190	29,438
77 First Mexia Bank	Mexia, TX	Aug 22	P&A	NM	22,432	22,479
78 Buchel Bank & Trust Co.	Cuero, TX	Aug 22	P&A	NM	24,778	25,026
79 San Saba National Bank	San Saba, TX	Aug 29	P&A	N	15,492	15,607
80 First National Bank & Trust Co.	Blackwell, OK	Aug 29	P&A	N	33,799	33,498
81 Hillsborough Bank & Trust Co.	Milford, NH	Aug 30	P&A	NM	59,467	49,895
82 Lowell Institution for Savings	Lowell, MA	Aug 30	P&A	SB	318,149	386,363
83 Hilton Head Bank & Trust Co., N.A.	Hilton Head Island, SC	Aug 30	P&A	N	63,039	64,629
84 Suffield Bank	Suffield, CT	Sep 6	P&A	SB	257,036	294,777
85 The Family Bank & Trust	Allenstown, NH	Sep 6	P&A	NM	46,973	46,671
86 First Bank & Trust	Harrisburg, IL	Sep 10	A/A	NM	26,248	26,582
87 Valley Bank	White River Junction, VT	Sep 13	P&A	NM	35,568	33,694
88 Southeast Bank, N.A.	Miami, FL	Sep 19	P&A	N	8,908,637	11,026,691
89 Southeast Bank of West Florida	Pensacola, FL	Sep 19	P&A	NM	88,214	97,289
90 Bank Five for Savings	Arlington, MA	Sep 20	P&A	SB	402,696	386,572
91 Mid-Jersey National Bank	Somerville, NJ	Sep 20	IDTR	N	28,451	29,471
92 MidCounty Bank & Trust Co.	Norwood, MA	Sep 27	P&A	NM	58,231	62,113
93 Gunnison Bank & Trust Co.	Gunnison, CO	Oct 2	A/A	SM	19,255	20,082
94 Harbor National Bank of Connecticut	Branford, CT	Oct 3	P&A	N	22,824	22,853
95 Reagan State Bank	Big Lake, TX	Oct 3	P&A	NM	20,902	20,254
96 Amoskeag Bank	Manchester, NH	Oct 10	P&A	SB	768,425	937,259
97 BankEast	Manchester, NH	Oct 10	P&A	NM	631,606	816,843
98 Nashua Trust Company	Nashua, NH	Oct 10	P&A	NM	397,018	425,059
99 Bank Meridian, N.A.	Hampton, NH	Oct 10	P&A	N	105,416	109,379

Table BC-91
BIF Closings and Assistance Transactions
 Calendar Year 1991
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
100 New Hampshire Savings Bank	Concord, NH	Oct 10	P&A	SB	947,219	1,171,673
101 Dartmouth Bank	Manchester, NH	Oct 10	P&A	SB	835,263	877,159
102 Numerica Savings Bank, FSB.	Manchester, NH	Oct 10	P&A	FSB	436,535	509,074
103 Iona Savings Bank	Tilton, NH	Oct 11	P&A	SB	29,513	31,180
104 Central Bank	Meriden, CT	Oct 18	P&A	SB	627,935	654,715
105 Connecticut Valley Bank	Cromwell, CT	Oct 18	P&A	NM	27,862	28,359
106 Mission Valley Bank, N.A.	San Clemente, CA	Oct 18	IDTR	N	40,510	42,672
107 First National Bank	Bedford, TX	Oct 24	P&A	N	23,253	23,189
108 Coolidge Bank & Trust Co.	Boston, MA	Oct 25	P&A	NM	315,007	321,204
109 The Citizens Bank of Pagosa Springs	Pagosa Springs, CO	Oct 25	P&A	NM	16,649	17,275
110 First Hanover Bank	Wilmington, NC	Oct 25	P&A	NM	46,547	48,212
111 The Private Bank & Trust, N.A.1	Miami, FL	Oct 29	PO	N	0	4,264
112 Bank of the South	Baton Rouge, LA	Oct 30	P&A	NM	31,307	31,835
113 Union Bank	San Antonio, TX	Oct 31	P&A	NM	85,239	84,877
114 Community National Bank & Trust of NY	New York, NY	Nov 8	IDTR	N	354,235	333,771
115 Connecticut Savings Bank	New Haven, CT	Nov 14	P&A	SB	897,732	1,044,990
116 Alvarado National Bank	Alvarado, TX	Nov 14	P&A	N	9,489	9,169
117 Worthington State Bank	Worthington, IN	Nov 14	IDTR	NM	34,227	36,646
118 Durham Trust Company	Durham, NH	Nov 15	P&A	NM	68,528	71,024
119 First National Bank of Miami	Miami, FL	Nov 26	IDTR	N	40,877	40,462
120 The Douglass Bank	Kansas City, KS	Dec 4	A/A	NM	30,217	31,860
121 Saybrook Bank & Trust Co.	Old Saybrook, CT	Dec 6	P&A	NM	78,375	77,287
122 Granite Co-Operative Bank	Quincy, MA	Dec 12	IDTR	SB	84,328	103,814
123 Bank of East Hartford	East Hartford, CT	Dec 13	P&A	NM	38,396	36,581
124 Merchants National Bank	Leominster, MA	Dec 13	P&A	N	147,364	153,615
125 The Bank Mart	Bridgeport, CT	Dec 13	P&A	SB	486,776	578,220
126 Federal Finance & Mortgage, LTD	Honolulu, HI	Dec 13	IDTR	NM	7,427	7,732
127 North Ridge Bank	Oakland Park, FL	Dec 20	P&A	NM	92,729	94,332

Table BC-91
BIF Closings and Assistance Transactions
 Calendar Year 1991
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
Total Banks: 127		PO =	4		\$53,047,754	\$64,635,036
		IDTR =	16			
		P&A =	85			
1 The Private Bank & Trust, N.A., Miami, Florida was a trust company with no deposits.		A/A =	3			
		Tot. comm'l	108			
		IDTR =	1			
Deposits and assets are as of the quarter before closing.		P&A =	18			
		Tot. savings	19			
Source:		Total banks	127			

FDIC, 1991 Annual Report, Table B, page 128-131

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Table BC-92
BIF Closings and Assistance Transactions
 Calendar Year 1992
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Assured Thrift & Loan Association	San Juan Capistrano, CA	Jan 3	PO	NM	\$46,635	\$48,226
2 The Citizens Bank	Dallas, GA	Jan 10	IDTR	NM	59,063	60,568
3 The Bank of Verde Valley	Cottonwood, AZ	Jan 16	P&A	SM	10,155	10,254
4 First State Bank	Bangs, TX	Jan 23	P&A	NM	16,416	16,518
5 American National Bank of New York	Fleischmanns, NY	Jan 24	PO	N	17,823	18,006
6 Banco Nacional, N.A.	San Juan, PR	Jan 24	P&A	N	48,860	52,084
7 Crossland Savings Bank, F.S.B.	Brooklyn, NY	Jan 24	PTR	FSB	5,514,987	7,431,636
8 Atlantic Trust Company	Newington, NH	Jan 30	P&A	NM	22,733	21,229
9 Independence Bank	Los Angeles, CA	Jan 30	PO	NM	547,627	535,786
10 Sentinel Bank	Hartford, CT	Jan 31	P&A	NM	73,512	74,846
11 Fountain Bank	Scottsdale, AZ	Jan 31	P&A	SM	16,125	15,639
12 Landmark Bank of Fort Worth	Fort Worth, TX	Feb 6	P&AI	NM	80,517	80,529
13 Merchant National Bank	Fort Myers, FL	Feb 7	IDTR	N	35,262	35,091
14 Kempton State Bank	Kempton, IL	Feb 7	P&A	NM	3,612	3,644
15 The Central Savings Bank	Lowell, MA	Feb 14	P&A	SB	354,218	369,110
16 National City Bank	Coral Springs, FL	Feb 21	IDTR	N	18,593	19,031
17 Bank of the Brandywine Valley	West Chester, PA	Feb 21	IDTR	SM	47,334	44,930
18 Dollar Dry Dock Bank	White Plains, NY	Feb 21	P&A	SB	3,733,163	4,028,368
19 Columbia Bank	Avondale, AZ	Feb 27	IDTR	SM	16,859	16,987
20 Colony Savings Bank	Wallingford, CT	Feb 28	P&A	SB	32,801	35,664
21 Mission Viejo National Bank	Mission Viejo, CA	Feb 28	PO	N	102,372	114,584
22 New Heritage Bank	Lawrence, MA	Mar 6	IDTR	NM	99,939	99,806
23 Progressive National Bank of Rayne	Rayne, LA	Mar 12	P&A	N	11,177	11,412
24 Broadway Bank & Trust Company	Paterson, NJ	Mar 13	IDTR	NM	383,318	400,540
25 First Security Bank of Anaconda	Anaconda, MT	Mar 16	P&A	NM	30,234	31,553
26 Farmers & Merchants Bank	Tryon, OK	Mar 19	P&A	NM	4,139	4,291
27 Southside National Bank	Nacogdoches, TX	Mar 19	P&A	N	12,049	12,040
28 Independence Bank	Plano, TX	Mar 19	P&AI	SM	20,846	21,836
29 The Bank for Savings	Malden, MA	Mar 20	P&A	SB	392,720	397,979
30 United Mercantile Bank & Trust Co., N.A.	Pasadena, CA	Mar 20	IDTR	N	37,701	36,452
31 Theodore Roosevelt National Bank	Washington, D.C.	Mar 26	P&A	N	13,589	13,834
32 American Bank of Commerce	Oklahoma City, OK	Mar 26	P&A	NM	13,777	13,481
33 Vanguard Savings Bank	Holyoke, MA	Mar 27	P&A	SB	432,557	427,949
34 Placer Bank of Commerce	Roseville, CA	Mar 27	P&A	SM	33,109	34,820

Table BC-92
BIF Closings and Assistance Transactions
 Calendar Year 1992
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 First Community Bank of Cherokee	Woodstock, GA	Mar 31	IDTR	NM	33,714	35,648
36 Summit National Bank	Torrington, CT	Apr 3	IDTR	N	89,766	91,381
37 Bank of Beverly Hills	Beverly Hills, CA	Apr 3	PO	NM	122,347	125,939
38 Red Bird Bank of Dallas	Dallas, TX	Apr 9	P&A	NM	37,666	38,568
39 Fairfield County Trust Company	Stamford, CT	Apr 9	P&A	NM	132,001	132,437
40 The Norwalk Bank	Norwalk, CT	Apr 24	P&A	NM	77,227	80,597
41 Valley Commercial Bank	Stockton, CA	Apr 24	IDTR	NM	29,410	30,767
42 Shore Bank & Trust Company	Lynn, MA	Apr 24	P&AI	NM	184,170	183,184
43 SouthState Bank for Savings	Brockton, MA	Apr 24	P&AI	SB	267,466	285,923
44 Metropolitan Bank, N.A.	Washington, D.C.	May 1	IDTR	N	27,074	27,090
45 The Financial Center Bank, N.A.	San Francisco, CA	May 4	PO	N	218,847	225,189
46 First Exchange Bank of Cape Girardeau	Cape Girardeau, MO	May 7	P&AI	SM	87,015	84,418
47 First Exchange Bank of St. Louis County	Florissant, MO	May 7	P&AI	SM	47,038	45,880
48 First Exchange Bank of Madison County	Fredericktown, MO	May 7	P&AI	SM	34,238	34,814
49 Jackson Exchange Bank & Trust Company	Jackson, MO	May 7	P&AI	SM	127,822	123,295
50 First Exchange Bank of St. Louis	St. Louis, MO	May 7	P&AI	SM	60,891	55,555
51 Brookfield Bank	Brookfield, CT	May 8	IDTR	NM	68,675	60,696
52 Malden Trust Company	Malden, MA	May 15	P&AI	NM	238,455	225,228
53 Powder Mill Bank	Morris Plains, NJ	May 22	P&A	NM	47,944	49,587
54 North American Thrift & Loan	Corona Del Mar, CA	May 29	PO	NM	20,863	21,276
55 Workingmen's Co-operative Bank	Boston, MA	May 29	P&AI	SB	189,866	223,665
56 The Home State Bank	Longton, KS	Jun 4	PO	NM	4,212	4,189
57 Mayfair Bank	Chicago, IL	Jun 4	P&AI	NM	29,707	32,170
58 American Interstate Bank	Newport Beach, CA	Jun 12	P&AI	NM	40,792	41,990
59 Landmark Bank for Savings	Whitman, MA	Jun 12	P&A	SB	48,107	62,124
60 American Savings Bank	White Plains, NY	Jun 12	P&AI	SB	2,827,416	3,202,492
61 Riverhead Savings Bank	Riverhead, NY	Jun 12	P&AI	SB	316,612	388,806
62 American National Bank-Post Oak	Houston, TX	Jun 25	P&AI	N	25,067	24,735
63 Castle Hills National Bank	San Antonio, TX	Jun 25	P&AI	N	13,718	13,769
64 The Somersworth Bank	Somersworth, NH	Jun 26	P&A	NM	113,453	114,129
65 Olympic International Bank & Trust	Boston, MA	Jun 26	P&AI	NM	142,322	140,339
66 Vernon Bank	Vernon, CT	Jun 26	P&AI	NM	34,543	34,296
67 State Bank of Springfield	Springfield, MN	Jul 17	P&A	NM	28,464	30,267
68 First National Bank of Texas	Webster, TX	Jul 23	P&AI	N	91,348	92,076

Table BC-92
BIF Closings and Assistance Transactions
 Calendar Year 1992
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
69 Massachusetts Bank & Trust Company	Brockton, MA	Jul 31	P&AI	NM	59,427	61,824
70 Foxworth Bank	Foxworth, MS	Aug 7	P&A	SM	36,030	36,460
71 Winchendon Savings Bank	Winchendon, MA	Aug 14	P&AI	SB	64,012	65,213
72 Attleboro Pawtucket Savings Bank	Attleboro, MA	Aug 21	P&AI	SB	567,733	632,450
73 Seacoast Savings Bank	Dover, NH	Aug 28	P&AI	SB	64,786	84,808
74 The Union Savings Bank	Patchogue, NY	Aug 28	P&AI	SB	529,486	491,100
75 The First National Bank of Yorktown	Yorktown, TX	Sep 10	P&AI	N	34,512	34,439
76 Plymouth Five Cents Savings Bank	Plymouth, MA	Sep 18	P&AI	SB	182,877	220,972
77 The Washington Bank	Fairfax County, VA	Sep 18	P&AI	NM	27,871	28,113
78 First Exchange Bank-Little Rock, N.A.	Little Rock, AR	Sep 24	P&AI	N	24,396	24,681
79 Highlands Community Bank, N.A.	Clinton Township, NJ	Sep 25	P&A	N	19,546	19,702
80 Hometown Bank	Edison, NJ	Sep 25	P&A	NM	24,816	25,200
81 First Constitution Bank	New Haven, CT	Oct 2	P&A	SB	1,350,530	1,571,240
82 Eastwest Bank, N.A.	Kihei, HI	Oct 2	IDTR	N	3,398	3,754
83 The Howard Savings Bank	Newark, NJ	Oct 2	P&A	SB	3,378,992	3,461,421
84 Freedom Bank	Ranger, TX	Oct 6	OBA	NM	20,338	20,888
85 Universal Bank	Lanham, MD	Oct 16	PO	NM	18,050	18,026
86 First City, Texas-Alice	Alice, TX	Oct 30	P&A-BB	NM	118,027	128,044
87 First City, Texas-Aransas Pass	Aransas Pass, TX	Oct 30	P&A-BB	NM	47,213	51,695
88 First City, Texas-Austin, N.A.	Austin, TX	Oct 30	P&AI-BB	N	331,568	345,518
89 First City, Texas-Beaumont, N.A.	Beaumont, TX	Oct 30	P&A-BB	N	488,695	532,248
90 First City, Texas-Bryan, N.A.	Bryan, TX	Oct 30	P&A-BB	N	318,838	340,189
91 First City, Texas-Corpus Christi	Corpus Christi, TX	Oct 30	P&A-BB	SM	383,384	462,832
92 First City, Texas-Dallas	Dallas, TX	Oct 30	P&AI-BB	SM	1,307,005	1,359,158
93 First City, Texas-El Paso, N.A.	El Paso, TX	Oct 30	P&A-BB	N	367,322	395,894
94 First City, Texas-Graham, N.A.	Graham, TX	Oct 30	P&A-BB	N	86,486	95,398
95 First City, Texas-Houston, N.A.	Houston, TX	Oct 30	P&AI-BB	N	2,519,978	2,802,064
96 First City, Texas-Kountze	Kountze, TX	Oct 30	P&A-BB	SM	46,969	51,347
97 First City, Texas-Lake Jackson	Lake Jackson, TX	Oct 30	P&A-BB	NM	96,353	104,302
98 First City, Texas-Lufkin, N.A.	Lufkin, TX	Oct 30	P&A-BB	N	145,727	156,640
99 First City, Texas-Madisonville, N.A.	Madisonville, TX	Oct 30	P&A-BB	N	114,740	123,394
100 First City, Texas-Midland, N.A.	Midland, TX	Oct 30	P&A-BB	N	289,991	313,055
101 First City, Texas-Orange, N.A.	Orange, TX	Oct 30	P&A-BB	N	122,457	131,984
102 First City, Texas-San Angelo, N.A.	San Angelo, TX	Oct 30	P&A-BB	N	131,932	142,819

Table BC-92
BIF Closings and Assistance Transactions
 Calendar Year 1992
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
103 First City, Texas-San Antonio, N.A.	San Antonio, TX	Oct 30	P&AI-BB	N	259,018	265,669
104 First City, Texas-Sour Lake	Sour Lake, TX	Oct 30	P&A-BB	NM	48,823	53,521
105 First City, Texas-Tyler, N.A.	Tyler, TX	Oct 30	P&A-BB	N	231,534	259,208
106 Greenwood Bank of Bethel, Inc.	Bethel, CT	Nov 6	P&A	NM	33,160	33,255
107 Guaranty-First Trust Company	Waltham, MA	Nov 13	P&AI	NM	348,942	353,230
108 First New York Bank For Business	New York, NY	Nov 13	P&AI	NM	498,907	530,651
109 Metro North State Bank	Kansas City, MO	Nov 13	P&AI-BB	NM	493,828	472,467
110 Investors Bank and Trust Company	Grenta, LA	Nov 13	P&A	NM	50,767	51,586
111 Statewide Thrift & Loan Company	Redwood City, CA	Nov 13	P&A	NM	9,455	9,636
112 The Merchants Bank	Kansas City, MO	Nov 20	P&AI-BB	SM	1,395,338	1,451,535
113 Heritage Bank For Savings	Holyoke, MA	Dec 4	P&AI	SB	1,000,727	1,288,435
114 Burritt InterFinancial Bancorporation	New Britain, CT	Dec 4	P&AI	SB	506,022	523,850
115 Huntington Pacific Thrift & Loan Association	Huntington Beach, CA	Dec 4	PO	NM	38,255	40,476
116 Citizens State Bank	Princeton, TX	Dec 10	OBA	NM	12,779	12,943
117 Meritor Savings Bank	Philadelphia, PA	Dec 11	P&A	SB	2,909,344	4,126,701
118 Eastland Bank	Woonsocket, RI	Dec 11	P&AI	NM	76,172	85,405
119 Eastland Savings Bank	Woonsocket, RI	Dec 11	P&AI	SB	499,012	515,301
120 Sailors and Merchants Bank & Trust Co.	Vienna, VA	Dec 11	P&A	SM	34,481	34,775
121 The Bremen State Bank	Bremen, KS	Dec 18	PO	NM	2,623	2,679
122 The Rushville National Bank	Rushville, IN	Dec 18	P&AI	N	39,677	41,631
Total Banks: 122			PO =	11	\$39,954,427	\$45,391,068

IDTR = 14
 P&AI = 30
 P&A = 43
 OBA = 2
 Tot comm'l 100
 P&AI = 12
 PTR = 1
 P&A = 9
 Tot. savings 22
 Total banks 122

Deposits and assets are as of the calendar quarter ending nearest the closing or failure date.

Source:
 FDIC, 1992 Annual Report, Table B, page 169-174

Revised 5-1-97

Table BC-93
BIF Closings and Assistance Transactions
 Calendar Year 1993
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Columbia National Bank	Santa Monica, CA	Jan 22	P&AI	N	47,627	47,618
2 First National Bank of Vermont	Bradford, VT	Jan 29	P&AI	N	282,378	295,784
3 American Bank of Haltom City	Haltom City, TX	Feb 5	P&AI	NM	100,195	99,525
4 The Planters National Bank of Rosebud	Rosebud, TX	Feb 25	P&AI	N	13,636	13,728
5 Jefferson National Bank	Watertown, NY	Feb 26	P&AI	N	248,652	256,014
6 First American Capital Bank, N.A.	Laguna Beach, CA	Mar 4	P&AI	N	26,276	28,451
7 United Bank, National Association	Lancaster, TX	Mar 18	P&AI	N	49,016	49,805
8 First State Bank	Vega, TX	Apr 1	P&AI	NM	20,743	21,444
9 Olympic National Bank	Los Angeles, CA	Apr 2	P&AI	N	80,484	82,446
10 College Boulevard National Bank	Overland Park, KS	Apr 2	P&AI	N	190,827	202,754
11 Midland Bank of Kansas	Mission, KS	Apr 2	P&AI	NM	120,891	124,262
12 Premier Bank	Northridge, CA	Apr 8	P&AI	NM	69,818	73,024
13 First Western Bank, N.A.	San Diego, CA	Apr 15	P&AI	N	15,313	16,235
14 Valley National Bank of Fremont County	Hamburg, IA	Apr 29	P&AI	N	6,809	6,952
15 American Commerce National Bank	Anaheim, CA	Apr 30	P&AI	N	127,661	139,087
16 Wilshire Center Bank, N.A.	Los Angeles, CA	May 6	P&AI	N	9,391	9,677
17 Crown National Bank	Charlotte, NC	May 7	P&AI	N	24,804	26,341
18 Palos Verdes National Bank	Rolling Hills Estates, CA	May 20	P&AI	N	47,775	45,633
19 New England Savings Bank	New London, CT	May 21	P&AI	SB	720,512	914,884
20 Banc Central Amarillo	Amarillo, TX	Jun 10	P&A	NM	34,059	34,745
21 American Bank & Trust Company	San Jose, CA	Jun 18	P&A	NM	224,691	227,732
22 Capital Bank of California	Los Angeles, CA	Jun 18	PO	NM	34,583	35,577
23 City National Bank of Washington	Washington, DC	Jun 25	P&A	N	22,716	23,984
24 Eagle Bank of Champaign County, N.A.	Rantoul, IL	Jul 1	P&AI	N	19,706	20,188
25 Westheimer National Bank	Houston, TX	Jul 1	P&A	N	28,116	27,945
26 Emerald City Bank	Seattle, WA	Jul 2	P&AI	NM	7,219	7,845
27 Jefferson Bank & Trust	Lakewood, CO	Jul 2	P&AI	SM	119,404	127,077
28 City Thrift & Loan Association	Los Angeles, CA	Jul 9	PO	NM	36,977	39,383
29 First California Bank	La Mesa, CA	Jul 9	P&AI	NM	77,014	79,395
30 Fidelity National Bank	Houston, TX	Jul 22	P&AI	N	50,348	52,624
31 The Wolfe City National Bank In Wolfe City	Wolfe City, TX	Jul 29	P&AI	N	32,231	30,421
32 New Atlantic Bank, N.A.	Norfolk, VA	Aug 12	P&A	N	14,364	15,083
33 Tarrant Bank	Fort Worth, TX	Aug 25	P&AI	NM	59,718	62,583
34 Maritime Bank of California	Los Angeles, CA	Aug 27	P&AI	NM	30,932	31,761

Table BC-93
BIF Closings and Assistance Transactions
 Calendar Year 1993
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35 Regent Thrift & Loan Association	San Francisco, CA	Sep 17	P&AI	NM	7,228	35,751
36 Western United National Bank	Los Angeles, CA	Sep 24	PO	N	22,602	23,727
37 Plaza Bank, N. A. of New Braunfels	New Braunfels, TX	Oct 14	P&AI	N	56,897	54,647
38 Brentwood Thrift & Loan Association	Los Angeles, CA	Oct 15	PO	NM	11,481	12,920
39 Mid City Bank, National Association	Brea, CA	Oct 21	P&A	N	102,630	105,734
40 The Bank of San Diego	San Diego, CA	Oct 29	P&AI	NM	289,131	294,277
41 Century Thrift & Loan	Los Angeles, CA	Nov 5	PO	NM	24,486	31,876

Table BC-93
BIF Closings and Assistance Transactions
 Calendar Year 1993
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
			PO =		\$3,509,341	\$3,828,939
			P&A =			
Total Banks:	64		P&AI =			
Deposits and assets are as of the calendar quarter ending nearest the closing or failure date.			Tot. comm'l			
			P&AI =			
Source: FDIC, 1993 Annual Report, Table B, p. 136-138.			Tot. savings			
			Total banks			

Deposits and assets are as of the quarter before closing.

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Table BC-94
BIF Closings and Assistance Transactions
 Calendar Year 1994
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Mechanics National Bank	Paramount, CA	Apr 1	P&AI	N	\$148,881	\$148,713
2 Superior National Bank	Kansas City, MO	Apr 14	P&AI	N	19,618	19,970
3 Commercial Bank & Trust Company	Lowell, MA	May 6	P&A	NM	29,762	30,274
4 Barbary Coast National Bank	San Francisco, CA	May 19	P&A	N	9,296	10,678
5 The Bank of Hartford, Inc.	Hartford, CT	Jun 10	P&A	SB	276,016	321,457
6 Meriden Trust & Safe Deposit Company ¹	Meriden, CT	Jul 7	P&A-BB	NM	0	3,203
7 Pioneer Bank	Fullerton, CA	Jul 8	P&AI	SM	128,382	133,250
8 Bank of San Pedro	San Pedro, CA	Jul 15	P&AI	NM	128,303	132,636
9 CommerceBank	Newport Beach, CA	Jul 29	P&AI	NM	138,296	142,315
10 Western Community Bank	Corona, CA	Jul 29	P&AI	NM	53,141	54,013
11 Bank of Newport	Newport Beach, CA	Aug 12	P&AI	NM	161,785	167,802
12 Capital Bank	Downey, CA	Aug 26	P&AI	NM	74,408	76,892
13 Ludlow Savings Bank	Ludlow, MA	Oct 21	P&A	SB	229,130	222,671
					\$1,397,018	\$1,463,874

Total Banks:	13		P&A =	2
			P&AI =	8
			P&A-BB =	1
Deposits and assets are as of the calendar quarter ending nearest the closing of failure date.			Tot. comm'l	11
			P&A =	2
Source: FDIC, 1994 Annual Report, Table B, p 126.			Tot. savings	2
			Total banks	13

¹ The Meriden Trust & Safe Company, Meriden, CT was a trust company with no deposits at the time of closing. Substantially all assets and liabilities were transferred to a bridge bank, New Meriden Trust & Safe Deposit Company, N.A. New Meriden was acquired by Peoples Savings Bank of New Britain, New Britain Connecticut on October 18, 1994.

Table BC-95
BIF Closings and Assistance Transactions
 Calendar Year 1995
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Guardian Bank	Los Angeles, CA	Jan 20	P&AI	SM	\$297,948	\$316,944
2 First Trust Bank	Ontario, CA	Mar 3	P&AI	NM	223,573	227,695
3 Los Angeles Thrift & Loan Co.	Los Angeles, CA	Mar 31	P&AI	NM	22,280	23,388
4 Bank USA, N.A.	Kihei, HI	May 19	P&AI	N	8,677	8,817
5 Founders Bank	New Haven, CT	July 28	P&AI	NM	76,112	79,022
6 Pacific Heritage Bank	Torrance, CA	July 28	P&AI	NM	146,100	147,685
					\$774,690	\$803,551

Total Banks: 6
 Deposits and assets are as of the calendar quarter ending nearest the closing or failure date.

Source: FDIC, Division of Finance, Assets, Deposits and Estimated Losses, 1995 Bank Failures data sheet, March 22, 1996

Revised 5-15-97

Table BC-96
BIF Closings and Assistance Transactions
 Calendar Year 1996
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 MetroBank of Philadelphia, N.A.	Philadelphia, PA	Mar 8	P&AI	N	\$39,177	\$40,379
2 Peoples Bank & Trust	Borger, TX	May 31	P&A	NM	22,288	22,739
3 First National Bank of the Panhandle	Panhandle, TX	June 14	P&AI	N	67,968	68,126
4 Fairfield First Bank & Trust Company	Southport, CT	July 12	P&AI	NM	57,329	57,267
5 Commonwealth Thrift & Loan	Torrance, CA	Aug 16	P&AI	NM	10,883	11,547
					\$197,645	\$200,058

Total Banks: 5

First National held deposits insured by both the Bank Insurance Fund (BIF) and the Savings Association Insurance Fund (SAIF). The estimated cost of this transaction will be allocated between the two FDIC-administered funds.

Deposits and assets are as of the calendar quarter ending nearest the closing or failure date.

Source: FDIC, Division of Finance, Assets, Deposits and Estimated Losses, 1996 Bank Failures data sheet, May 17, 1997

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BIF CLOSINGS KEY

*The table below identifies the codes used in the
Bank Closings and Assistance Transactions Tables*

TRANSACTION TYPES:

<i>P & A</i>	<i>Purchase and Assumption</i>
<i>IDTA</i>	<i>Insured Deposit Assumption</i>
<i>IDTR</i>	<i>Insured Deposit Transfer</i>
<i>PTR</i>	<i>Pass-through Receivership</i>
<i>PO</i>	<i>Payoff</i>
<i>A/A</i>	<i>Assistance Transaction</i>
<i>BB</i>	<i>Bridge Bank</i>
<i>P&AI</i>	<i>Purchase & Assumption - Insured Deposits</i>

CLASSIFICATION TYPES:

<i>N</i>	<i>National Bank</i>
<i>SM</i>	<i>State Member Bank</i>
<i>NM</i>	<i>Nonmember Bank</i>
<i>FSB</i>	<i>Federal Savings Bank</i>
<i>MI</i>	<i>State Savings Bank</i>

Table SC-84
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1984
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1	Union Mutual S&LA	Richmond, VA	Jan 27	PO	SL	7,945	8,641
2	Home S&LA	Norwalk, OH	Mar 1	A/A	SL	75,717	77,455
3	Empire S&LA	Mesquite, TX	Mar 14	PO	SL	303,451	332,512
4	Scandia S&LA	Des Moines, IA	Apr 1	A/A	SL	65,919	65,195
5	First FS&LA - Grandforks & Minot	Minot, ND	Apr 2	A/A	SL	210,581	245,988
6	American S&LA	Biloxi, MS	Apr 3	PO	SL	15,631	9,444
7	Investors S&LA	Houston, TX	May 1	A/A	SL	24,245	31,463
8	American S&LA	Dededo, GU	Jun 8	A/A	SL	38,790	58,431
9	Windom FS&LA	Windom, MN	Jul 18	A/A	SL	45,268	47,882
10	Queen City S&LA WA	Seattle, WA	Jul 24	A/A	SL	130,867	233,512
11	Mitchell Home S&LA	Mitchell, SD	Aug 1	A/A	SL	18,029	16,607
12	Century FS&LA	Cedarhurst, NY	Aug 10	A/A	SL	724,485	651,723
13	American Heritage Savings FA	Bloomington, IL	Aug 28	A/A	SL	256,379	277,008
14	Fidelity FS&LA	Baltimore, MD	Aug 28	A/A	SL	79,211	137,793
15	Rhode Island FS&LA	Providence, RI	Sep 1	A/A	SL	124,408	130,265
16	Union FS&LA	Indianapolis, IN	Sep 7	A/A	SL	285,940	309,344
17	Continental FS&LA	Cleveland, OH	Sep 21	A/A	SL	837,663	1,039,846
18	Home FS&LA	Ponce, PR	Oct 1	A/A	SL	23,715	45,594
19	Suburbia FS&LA	Garden City, NJ	Oct 1	A/A	SL	630,807	660,228
20	Fidelity FS&LA	Corinth, MS	Oct 2	A/A	SL	33,596	34,817
21	American S&LA	Knoxville, TN	Nov 16	A/A *	SL	59,729	64,839
22	East Tennessee	Knoxville, TN	Nov 16	A/A *	SL	15,024	21,881
23	John Sevier S&LA	Sevierville, TN	Nov 16	A/A *	SL	34,238	35,765
24	Knox FS&LA	Knoxville, TN	Nov 16	A/A *	SL	141,607	154,654
25	Savannah FS&LA	Savannah, TN	Nov 16	A/A *	SL	14,507	19,343
26	San Marino S&LA	San Marino, CA	Dec 7	PO	SL	212,229	856,806
Summary Information:							
Total Institutions: 26		Total Transactions:		A/A -	22	4,409,981	5,567,036
				PO -	4		

*The FDIC or the FSLIC took control of the institution and operated the open institution prior to resolution.

Table SC-85
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1985
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1	Fidelity S&L	Martins Ferry, OH	Jan 1	A/A	SL	72,528	72,544
2	Peoples S&LA	Honolulu, HA	Jan 1	A/A	SL	10,453	15,032
3	Western Community S&L	El Cerrito, CA	Mar 8	IDTR	SL	7,606	110,589
4	State S&LA	Salt Lake City, UT	Apr 12	PO	SL	417,950	639,002
5	Beverly Hills S&LA	Beverly Hills, CA	Apr 23	A/A *	SL	2,444,652	2,918,178
6	Brighton FS&LA	Brighton, CO	May 1	A/A	SL	83,084	91,402
7	Capital City FS&LA	Washington, DC	May 2	A/A	SL	298,020	361,193
8	First Federal of Titusville	Titusville, FL	May 2	A/A	SB	157,676	162,735
9	Northern Virginia S&LA	Arlington, VA	May 2	A/A	SL	240,568	237,179
10	First Financial Bank FSB	New Orleans, LA	May 10	A/A	SB	630,966	739,385
11	Home FS&LA	Marion, OH	May 22	A/A	SL	206,552	201,914
12	First FS&LA of Freeport	Freeport, IL	May 28	A/A *	SL	45,738	63,321
13	Central S&LA	San Diego, CA	May 31	A/A *	SL	1,680,711	2,308,903
14	Southern California S&LA	Beverly Hills, CA	Jun 6	A/A *	SL	1,263,750	1,492,644
15	Community FS&LA	Nashville, TN	Jun 7	PO	SL	18,798	22,747
16	Magnolia FS&LA	Knoxville, TN	Jun 7	PO	SL	3,649	4,816
17	Eureka FS&LA	San Carlos, CA	Jun 21	A/A *	SL	1,364,360	1,570,628
18	Century SA	Shawnee Msn, KS	Jun 26	A/A	SL	44,968	91,832
19	Citizens S&LA	Batesville, MS	Jul 1	A/A	SL	13,257	18,387
20	Flushing FS&LA	Flushing, NY	Jul 1	A/A *	SL	524,880	527,685
21	Sunrise S&LA	Lake Worth, FL	Jul 18	ABT	SL	1,498,748	1,516,512
22	Bell S&LA	San Mateo, CA	Jul 25	A/A *	SL	1,312,477	1,635,150
23	Western Heritage FS&LA	Pendleton, OR	Aug 1	A/A	SL	134,017	175,148
24	Bell Savings Banc	Temple, TX	Aug 2	PO	SL	288,045	185,009
25	Butterfield S&LA	Santa Ana, CA	Aug 7	A/A *	SL	768,317	708,261
26	Sierra FS&LA	Denver, CO	Aug 9	IDTR *	SL	81,482	48,363
27	Montana S&LA	Kalispell, MT	Aug 16	PO	SL	30,360	26,949
28	Centennial S&LA	Guerneville, CA	Aug 20	IDTR *	SL	367,831	368,163
29	Alliance FS&LA	Kenner, LA	Aug 23	PO	SL	133,989	188,137
30	Presidio S&LA	Porterville, CA	Aug 28	ABT *	SL	244,890	284,494
31	Westside FS&LA	Seattle, WA	Aug 30	ABT *	SL	325,085	378,366
32	Citizens FS&LA	Matteson, IL	Sep 3	A/A	SL	133,506	133,824
33	Heights Savings Association	Houston, TX	Sep 6	A/A *	SL	422,018	436,548
34	Glen Ellyn S&LA	Glen Ellyn, IL	Sep 20	A/A *	SL	101,105	122,108

Table SC-85
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1985
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35	Family FS&LA	Springfield, VA	Sep 27	A/A	SL	71,193	57,071
36	Golden Pacific S&LA	Windsor, CA	Sep 27	A/A *	SL	46,160	45,574
37	Baton Rouge S&LA	Baton Rouge, LA	Oct 1	A/A	SL	93,265	116,047
38	Security FS&LA	Albuquerque, NM	Oct 1	A/A	SL	167,698	169,057
39	Sun S&LA	Portland, ME	Oct 4	A/A	SL	177,079	231,947
40	Farmers Savings Bank	Davis, CA	Oct 18	PO *	SL	526,353	590,288
41	Security Trust S&LA	Oakridge, TN	Oct 28	A/A	SL	27,192	28,792
42	Lewis FS&LA	Chehalis, WA	Nov 1	A/A	SL	52,397	51,877
43	Hi-Plains S&LA	Hereford, TX	Nov 25	A/A *	SL	107,470	103,932
44	Usm (U.S. Mutual) S&LA	Ann Arbor, MI	Nov 26	PO *	SL	274,174	305,072
45	Citizens FS&LA	Seattle, WA	Dec 1	A/A	SL	353,209	461,380
46	Home FS&LA	Sioux City, IA	Dec 2	A/A	SL	117,130	115,303
47	Home FS&LA	Paducah, KY	Dec 2	A/A	SL	106,091	106,672
48	Midland FS&LA	Moorhead, MN	Dec 2	A/A	SL	40,926	37,978
49	Citizens S&LA	Salem, OR	Dec 4	IDTR *	SL	164,712	201,897
50	Guaranty S&LA	Harrison, AR	Dec 6	ABT *	SL	316,527	451,432
51	State FS&LA	Corvallis, OR	Dec 6	IDTR *	SL	511,066	487,432
52	Brownfield S&LA	Brownfield, TX	Dec 20	A/A *	SL	60,301	61,988
53	State S&LA of Lubbock	Lubbock, TX	Dec 20	A/A *	SL	798,617	725,586
54	Sun FS&LA	Tallahassee, FL	Dec 31	A/A	SL	341,031	367,489
Summary Information:							
Total Institutions: 54		Total Transactions:		A/A	37	19,724,627	22,573,962
				PO	8		
				IDTR	5		
				ABT	4		

*The FDIC or the FSLIC took control of the institution and operated the open institution prior to resolution.

Table SC-86
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1986
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1	First FS&LA	Ashtabula, OH	Jan 2	A/A	SL	55,689	52,751
2	Manhattan Beach S&LA	Manhattan Beac, CA	Jan 9	PO *	SL	49,569	51,119
3	Bohemian S&LA John V. Capozzi	St. Louis, MO	Jan 30	ABT *	SL	220,643	242,394
4	Great West S&LA	Las Vegas, NV	Jan 31	A/A	SL	52,223	52,115
5	Coronado FS&LA	Kansas City, MO	Feb 7	A/A *	SL	13,559	12,728
6	Mt. Whitney S&LA	Exeter, CA	Feb 12	P&A *	SL	83,873	81,642
7	American Diversified Savings Bank	Costa Mesa, CA	Feb 14	PO *	SL	958,953	978,635
8	Intercapital S&LA	Jacksonville Bea, FL	Feb 14	PO	SL	70,825	65,233
9	Capitol S&LA	Mount Pleasant, IA	Feb 21	IDTR*	SL	180,527	192,018
10	Ben Milam S&LA	Cameron, TX	Mar 14	A/A *	SL	279,080	306,041
11	Mercury S&LA of Texas	Wichita Falls, TX	Mar 14	A/A *	SL	601,823	664,049
12	First FS&LA of Redding	Redding, CA	Mar 20	A/A	SL	41,214	39,642
13	Hacienda FS&LA	Oxnard, CA	Mar 20	A/A	SL	15,545	34,456
14	Guaranty S&LA	Longview, WA	Mar 21	PO	SL	13,877	22,341
15	United Bank SSB	San Francisco, CA	Mar 28	A/A	SL	489,667	590,234
16	Mainland S&LA	Houston, TX	Apr 4	ABT *	SL	873,609	1,003,281
17	Columbus S&LA	San Rafael, CA	Apr 14	A/A *	SL	295,030	271,460
18	First American S&LA	Benton, IL	Apr 14	A/A *	SL	73,477	80,596
19	Summit S&LA	Park City, UT	Apr 16	PO *	SL	180,733	210,684
20	Washington First FS&LA	St. Louis, MO	Apr 30	A/A	SL	60,092	57,463
21	Sun Belt Federal Bank FSB	Lake Providenc, LA	May 2	ABT	SB	256,676	205,102
22	Consolidated Savings Bank	Irvine, CA	May 22	PO *	SL	78,422	84,370
23	Seapointe S&LA	Carlsbad, CA	May 31	PO	SL	37,882	17,343
24	First of Montgomery County	Blacksburg, VA	Jun 6	A/A	SL	15,468	14,512
25	Mountain Security SB	Wytheville, VA	Jun 6	A/A	SL	114,335	125,326
26	Audubon S&LA	New Orleans, LA	Jun 20	ABT	SL	213,422	221,891
27	Community FS&LA	Baton Rouge, LA	Jun 20	ABT	SL	42,159	38,217
28	Crescent Savings Bank	New Orleans, LA	Jun 20	ABT	SB	103,847	86,993
29	New Orleans S&LA	New Orleans, LA	Jun 20	ABT	SL	111,251	119,286
30	Northlake S&LA	Covington, LA	Jun 20	ABT	SL	86,767	105,440
31	Citizens Home Savings Company	Lorain, OH	Jun 27	A/A	SL	168,623	156,119
32	The State S&L Co.	Euclid, OH	Jun 27	A/A	SL	401,807	381,665
33	Equitable FSB	Lancaster, OH	Jul 9	A/A	SB	645,718	691,489
34	Atlas S&LA	San Francisco, CA	Jul 14	A/A	SL	85,678	76,393

Table SC-86
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1986
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35	Sun S&LA	San Diego, CA	Jul 18	A/A *	SL	334,444	370,935
36	Lincoln S&LA	Portland, OR	Jul 23	A/A	SL	230,363	261,702
37	Central Illinois S&LA	Virден, IL	Jul 25	PO	SL	58,893	47,585
38	Major Federal S&LA	Cincinnati, OH	Jul 25	ABT *	SL	21,433	24,999
39	National Permanent Bank FSB	Washington, DC	Aug 1	A/A	SB	738,982	1,033,795
40	Peninsula FS&LA	Soldotna, AK	Aug 8	PO	SL	41,337	42,622
41	Reserve S&LA	Wichita, KS	Aug 27	A/A	SL	27,141	21,510
42	Citizens FS&LA	Cleveland, OH	Aug 29	A/A	SL	475,182	434,768
43	Dollar Savings Bank	Columbus, OH	Aug 29	A/A	SL	314,651	334,304
44	First SA of Kilgore	Kilgore, TX	Aug 29	A/A	SL	21,784	21,562
45	DE Vargas S&LA Bank	Santa Fe, NM	Sep 11	A/A	SL	16,530	19,062
46	Ramona S&LA	Fillmore, CA	Sep 12	IDTR*	SL	95,957	108,085
47	Western S&LA	Dallas, TX	Sep 12	ABT *	SL	1,806,271	1,960,164
48	Cal America S&LA	Walnut Creek, CA	Sep 19	A/A *	SL	265,947	171,647
49	Republic Savings Bank	South Beloit, IL	Oct 1	A/A *	SL	60,316	56,847
50	Homestead S&LA	Woodward, OK	Oct 10	PO	SL	149,213	134,982
51	Farmers FS&LA	Ravenswood, WV	Oct 23	A/A	SL	124,706	131,271
52	First State S&LA	Spartansburg, SC	Oct 23	A/A	SL	77,864	78,769
53	Family FS&LA	Saginaw, MI	Oct 31	A/A	SL	354,906	338,904
54	First Security S&LA	Grand Junction, CO	Nov 21	A/A *	SL	52,133	55,238
55	Gulf Federal Savings Bank	Metairie, LA	Nov 21	A/A *	SB	375,140	499,112
56	Firstsouth FS&LA	Pine Bluff, AR	Dec 5	ABT *	SL	1,500,237	1,680,854
57	Guaranty Federal Bank FSB	Casper, WY	Dec 12	PO	SB	73,471	63,780
58	Barron County FS&LA	Barron, WI	Dec 16	A/A	SL	144,439	158,237
59	St. Louis FS&LA	Clayton, MO	Dec 22	A/A	SL	963,216	955,426
60	Lincoln FS&LA	Louisville, KY	Dec 31	A/A	SL	478,330	460,843
Summary Information:							
Total Institutions: 60		Total Transactions:		A/A	35	15,774,949	16,800,031
				ABT	11		
				PO	11		
				IDTR	2		
				P&A	1		

*The FDIC or the FSLIC took control of the institution and operated the open institution prior to resolution.

Table SC-87
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1987
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1	First S&LA of Burkburnett	Burkburnett, TX	Jan 16	PO	SL	74,124	204,538
2	Magic Valley S&LA	Weslaco, TX	Jan 16	A/A	SL	116,546	103,392
3	Umpqua S&LA	Roseburg, OR	Jan 16	PO	SL	88,486	108,213
4	North America S&LA	Santa Anna, CA	Jan 23	PO *	SL	220,504	220,304
5	Life Savings of America	Rockford, IL	Feb 13	PO	SB	339,245	342,279
6	Universal SA FA	Chickasha, OK	Feb 13	PO *	SL	87,976	104,554
7	First FS&LA of Beloit	Beloit, KS	Feb 27	PO	SL	89,654	82,910
8	Key S&LA	Englewood, CO	Feb 27	IDTR*	SL	203,684	241,648
9	South Bay S&LA	Gardens, CA	Mar 6	A/A	SL	64,324	61,880
10	Home S&LA	Seattle, WA	Mar 13	A/A	SL	117,570	150,608
11	Victor S&LA	Muskogee, OK	Mar 13	ABT *	SL	505,320	601,315
12	Bayou FS&LA	New Orleans, LA	Mar 20	A/A	SL	28,256	25,833
13	First FS&LA	Hagerstown, MD	Mar 20	PO	SL	124,677	95,719
14	First Southern SA	Pascagoula, MS	Mar 20	PO	SL	57,202	47,063
15	Vernon S&LA	Vernon, TX	Mar 20	ABT *	SL	1,582,967	1,347,012
16	Western S&LA	Salt Lake City, UT	Mar 24	A/A	SL	360,780	392,698
17	South Florida Savings Bank	Davie, FL	Mar 25	A/A *	SL	176,277	172,028
18	Equitable S&LA	Stanton, CA	Mar 27	PO	SL	83,722	58,927
19	Tahoe S&LA	South Lake Tah, CA	Apr 3	A/A *	SL	90,792	81,164
20	Future S&LA	Albany, OR	Apr 10	PO	SL	57,710	57,614
21	Liberty FS&LA	Leesville, LA	Apr 24	PO	SL	150,687	134,936
22	Independent American SA	Irving, TX	May 20	A/A *	SL	1,392,604	1,014,023
23	Frontier S&LA	Fairbanks, AK	Jun 12	PO	SL	7,990	7,408
24	Investors Federal Bank	El Reno, OK	Jun 18	IDTR*	SB	96,314	97,509
25	United FS&LA	Durant, OK	Jun 29	IDTR*	SL	78,169	89,797
26	Fort Lee S&LA	Fort Lee, NJ	Jun 30	A/A	SL	183,297	170,600
27	Provident FS&LA	Boise, ID	Jul 2	A/A	SL	210,863	222,304
28	United First FS&LA	Boise, ID	Jul 2	A/A	SL	299,597	344,451
29	OK Federal S&LA	El Reno, OK	Jul 31	A/A	SL	87,308	51,790
30	Twin City Savings Bank FSB	West Monroe, LA	Aug 19	A/A *	SL	182,374	149,486
31	Sunbelt FS&LA	Watonga, OK	Aug 20	A/A *	SL	60,137	65,532
32	Lyons Federal Trust & Savings	Countryside, IL	Sep 24	A/A *	SB	1,544,888	2,275,309
33	Sierra S&LA	Gardnerville, NV	Oct 23	PO	SL	12,828	12,061
34	First FS&LA Natchitoches	Natchitoches, LA	Oct 31	A/A	SL	62,301	48,103

Table SC-87
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1987
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35	Gulf FS&LA	Mobile, AL	Nov 12	A/A	SB	6,472	6,078
36	Tri-County S&LA	Camden, NJ	Nov 13	ABT	SL	46,220	36,501
37	Argo FS&LA	Summit, IL	Nov 17	A/A	SL	29,665	25,566
38	Surety FS&LA	Morganton, NC	Dec 11	A/A	SL	111,495	124,871
39	Boone County FS&LA	Centralia, MO	Dec 16	A/A	SL	20,843	19,700
40	Mt. Pleasant S&LA	Mt. Pleasant, TX	Dec 16	A/A	SL	29,321	24,873
41	Community FS&LA	Hamilton, OH	Dec 29	A/A	SL	379,047	405,642
42	First FS&LA of Alexandria	Alexandria, LA	Dec 30	A/A	SL	149,418	148,689
43	First Financial of LA	Lutcher, LA	Dec 30	A/A	SL	151,504	159,541
44	Firstbanc FSB	Gonzales, LA	Dec 30	A/A	SB	47,076	46,262
45	American FS&LA	Lynchburg, VA	Dec 31	A/A	SL	196,659	166,519
46	First Financial Bank FSB	New Orleans, LA	Dec 31	A/A	SB	573,465	744,874
47	First FS&LA of Slidell	Slidell, LA	Dec 31	A/A	SB	48,836	46,197
48	Gibson Federal S&LA	Gibson City, IL	Dec 31	A/A	SL	146,168	131,522
Summary Information:							
Total Institutions: 48		Total Transactions:		A/A	29	10,775,362	11,269,843
				PO	13		
				IDTR	3		
				ABT	3		

*The FDIC or the FSLIC took control of the institution and operated the open institution prior to resolution.

Table SC-88
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1	First Savings of East Texas	San Augustine, TX	Jan 15	PO	SL	132,448	61,668
2	Territory S&LA	Seminole, OK	Jan 29	PO	SL	67,910	31,223
3	Magnet Bank FSB	Charleston, WV	Feb 10	A/A	SB	418,818	547,099
4	Mountain State FS&LA	Clarksburg, WV	Feb 10	A/A	SL	100,471	91,389
5	Traders FS&LA	Parkersburg, WV	Feb 10	A/A	SL	73,056	68,473
6	First FS&LA of Craig	Craig, CO	Mar 10	A/A	SL	33,042	30,101
7	First FS&LA of Paducah	Paducah, KY	Mar 11	PO	SL	149,064	130,938
8	First Federal Savings Bank	Waterloo, IA	Mar 11	A/A	SB	173,986	152,339
9	First Federated Savings Bank	N. Palm Beach, FL	Mar 11	A/A	SL	155,210	141,733
10	Peoples FS&LA	Waterloo, IA	Mar 11	A/A	SL	139,171	151,264
11	Perpetual S&LA	Waterloo, IA	Mar 11	A/A	SL	110,893	112,789
12	First Federal of Shawnee	Shawnee, OK	Apr 8	PO	SL	142,378	130,697
13	Citizens Savings and Loan	East Alton, IL	Apr 11	A/A	SL	41,190	36,415
14	Tri-Cities Savings and Loan	Kennebec, WA	Apr 11	A/A	SL	43,786	53,148
15	Valley Federal Savings and Loan	Erwin, TN	Apr 12	A/A	SL	90,263	80,475
16	American FS&LA	Anderson, IN	Apr 29	PO	SL	194,523	145,821
17	City S&LA	San Angelo, TX	May 1	A/A *	SL	867,606	681,240
18	Lamar Savings Association	Austin, TX	May 1	A/A *	SL	2,091,752	1,939,600
19	Alliance S&LA (Houston)	Austin, TX	May 13	A/A	SL	127,649	103,684
20	Briercroft Savings Association	Austin, TX	May 13	A/A *	SL	658,575	867,484
21	Cameron County S&LA	San Benito, TX	May 13	A/A	SL	26,958	27,574
22	Cardinal Savings Bank	Newport, NC	May 13	PO	SL	92,849	93,936
23	Colorado County FS&LA	Columbus, TX	May 13	A/A	SL	224,413	212,927
24	Security S&LA	Dickinson, TX	May 13	A/A	SL	111,700	105,845
25	Stockton Savings Association	Dallas, TX	May 13	A/A *	SL	784,479	543,024
26	First FS&LA of Hammonton	Hammonton, NJ	May 25	A/A	SL	298,266	237,617
27	Bluebonnet SA of Texas	Hempstead, TX	May 26	A/A	SL	29,299	24,101
28	Muskegon FS&LA	Muskegon, MI	Jun 2	A/A	SL	195,979	204,578
29	Larue FS&LA	Hodgenville, KY	Jun 3	PO	SL	16,176	11,956
30	Frontier Federal Savings Bank	Dyersburg, TN	Jun 6	A/A	SB	42,475	43,735
31	First Financial Savings Assn	El Paso, TX	Jun 22	A/A	SL	248,121	325,691
32	Lynnwood S&LA	Lynnwood, WA	Jun 24	A/A	SL	24,885	24,071
33	Stanford S&LA	Palo Alto, CA	Jun 24	A/A	SL	79,825	73,494
34	Mclean S&LA	Mclean, VA	Jul 8	A/A *	SL	326,080	318,921

Table SC-88
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35	First Security SB	Pleasant Hill, CA	Jul 21	A/A *	SL	133,121	176,541
36	Galva FS&LA	Galva, IL	Jul 28	A/A	SL	13,675	12,784
37	Home FS&LA	Peoria, IL	Jul 28	A/A	SL	126,258	115,080
38	Mutual FS&LA	Canton, IL	Jul 28	A/A	SL	38,146	30,369
39	American of Anadarko	Anadarko, OK	Jul 29	PO	SL	144,455	65,139
40	Skyline Savings Association	Dallas, TX	Aug 1	A/A *	SL	116,479	118,198
41	First of Longview	Longview, WA	Aug 2	A/A	SL	76,320	78,095
42	First FS&LA of Taylorville	Taylorville, IL	Aug 10	A/A	SL	37,588	34,604
43	Capitol FS&LA	Evergreen Park, IL	Aug 11	A/A	SL	219,651	229,108
44	First Federal Savings Bank	Shenadoah, IA	Aug 11	A/A	SB	22,676	20,663
45	Western FS&LA	Council Bluffs, IA	Aug 11	A/A	SL	39,121	23,915
46	American Banc SA	Dallas, TX	Aug 18	A/A	SL	62,342	62,839
47	Commerce FS&LA	Commerce, TX	Aug 18	A/A	SL	32,710	29,533
48	Gladewater FS&LA	Gladewater, TX	Aug 18	A/A	SL	35,849	24,873
49	Irving S&LA	Irving, TX	Aug 18	A/A	SL	105,877	53,054
50	Longview S&LA	Longview, TX	Aug 18	A/A	SL	158,898	145,595
51	Majestic Savings Association	Mckinney, TX	Aug 18	A/A	SL	333,007	283,491
52	Paris S&LA	Paris, TX	Aug 18	A/A	SL	401,083	254,076
53	Richardson Savings Association	Dallas, TX	Aug 18	A/A	SL	747,388	706,150
54	Southland Savings Association	Longview, TX	Aug 18	A/A	SL	34,451	31,530
55	Federated S&LA	San Antonio, TX	Aug 19	A/A	SL	158,079	150,067
56	First City Savings Association	Irving, TX	Aug 19	A/A	SL	258,514	227,003
57	Multibanc Savings Association	Dallas, TX	Aug 19	A/A	SL	222,964	190,745
58	Summit Savings Association	Dallas, TX	Aug 19	A/A	SL	320,801	185,901
59	Sunbelt Savings Association	Dallas, TX	Aug 19	A/A	SL	3,255,324	2,214,129
60	Texana S&LA	Texarkana, TX	Aug 19	A/A	SL	75,516	78,057
61	Commerce FSB	Knoxville, TN	Aug 26	A/A	SB	50,776	40,107
62	First FS&LA of Brainerd	Brainerd, MN	Aug 26	A/A	SL	104,175	86,617
63	First FS&LA of Grand Rapids	Grand Rapids, MN	Aug 26	A/A	SL	96,938	105,887
64	First FS&LA of Hibbing	Hibbing, MN	Aug 26	A/A	SL	67,222	47,252
65	Homestate S&LA	Hayward, CA	Aug 26	A/A	SL	222,291	182,052
66	Northwest FS&LA	Boise, ID	Aug 26	A/A	SL	25,102	26,686
67	Peoples S&LA	Owantonna, MN	Aug 26	A/A	SL	203,719	210,759
68	Pioneer FS&LA in Mason City	Mason City, IA	Aug 26	A/A	SL	310,042	314,016

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SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
69	Washington FSB of Stillwater	Stillwater, MN	Aug 26	A/A	SB	319,359	295,753
70	Capitol FSB	Oklahoma City, OK	Aug 31	A/A	SB	112,369	117,377
71	First FS&LA	Elk City, OK	Aug 31	A/A	SL	133,016	106,744
72	First Oklahoma Savings Bank	Tulsa, OK	Aug 31	A/A	SB	44,404	37,322
73	Frontier Savings & Loan	Ponca City, OK	Aug 31	A/A	SL	826,792	1,030,832
74	Heritage S&LA	Elk City, OK	Aug 31	A/A	SL	90,205	80,818
75	Home S&LA	Bartlesville, OK	Aug 31	A/A	SL	205,081	173,454
76	Home Savings Bank FA	Lawton, OK	Aug 31	A/A	SB	211,547	264,146
77	Kingfisher FS&LA	Kingfisher, OK	Aug 31	A/A	SL	127,635	124,441
78	Midamerica FS&LA	Tulsa, OK	Aug 31	A/A	SL	391,585	482,515
79	Mutual FS&LA	Oklahoma City, OK	Aug 31	A/A	SL	198,967	173,026
80	Peoples FS&LA	Ardmore, OK	Aug 31	A/A	SL	46,844	49,904
81	Phoenix FS&LA	Muskogee, OK	Aug 31	A/A	SL	382,716	419,405
82	Arsenal SA	Indianapolis, IN	Sep 1	A/A	SL	178,689	158,346
83	Citizens FS&LA	Jacksonville, FL	Sep 1	A/A	SL	64,557	57,944
84	Fidelity FS&LA	Berwyn, IL	Sep 1	A/A	SL	39,463	37,141
85	Frankton FS&LA	Frankton, IN	Sep 1	A/A	SL	33,065	30,550
86	United SA of Central Indiana	Tipton, IN	Sep 1	A/A	SL	65,067	57,345
87	Coosa FS&LA	Gadsden, AL	Sep 6	A/A	SL	76,164	72,057
88	American S&LA	Stockton, CA	Sep 7	A/A *	SL	15,411,331	30,162,228
89	First Federal SB	Rogers, AR	Sep 7	A/A	SB	135,472	122,899
90	Bay City FS&LA	Bay City, TX	Sep 9	A/A	SL	163,007	157,930
91	Gulf Coast Savings Association	Richmond, TX	Sep 9	A/A	SL	72,296	59,914
92	Ultimate Savings Bank	Richmond, VA	Sep 16	PO	SB	194,303	206,490
93	Loves Park FSB	Loves Park, IL	Sep 21	A/A	SB	44,986	40,841
94	Champion Savings Association	Houston, TX	Sep 23	A/A	SL	804,134	656,720
95	Peoples S&LA	LA Grande, OR	Sep 23	PO	SL	19,750	22,515
96	Adobe Savings Bank	Concord, CA	Sep 30	A/A	SL	43,437	48,124
97	Citizens FS&LA of New Castle	New Castle, IN	Sep 30	A/A	SL	56,976	51,855
98	Creditbanc Savings Association	Austin, TX	Sep 30	A/A	SL	718,584	593,147
99	Delta Savings Association	Alvin, TX	Sep 30	A/A	SL	313,331	202,597
100	First FS&LA	Austin, TX	Sep 30	A/A	SL	904,454	1,013,313
101	Franklin Savings Association	Austin, TX	Sep 30	A/A	SL	615,638	410,855
102	Great West Savings Bank	Austin, TX	Sep 30	A/A	SL	182,323	179,890

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SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
103	Guaranty FS&LA	Dallas, TX	Sep 30	A/A	SL	2,268,079	1,960,018
104	Liberty FSB	Raton, NM	Oct 7	PO	SB	137,813	130,432
105	Capital FS&LA	Gary, IN	Oct 12	A/A	SL	55,716	51,414
106	First FS&LA of Mayfield	Mayfield, KY	Oct 12	A/A	SL	72,754	51,455
107	First FSB of Indiana	Merrillville, IN	Oct 12	A/A	SB	287,031	271,525
108	Banc Home Savings Association	Midland, TX	Oct 14	A/A	SL	680,882	603,367
109	First FS&LA	Amarillo, TX	Oct 14	A/A	SL	203,756	214,118
110	Heart of Texas Savings Association	Midland, TX	Oct 14	A/A	SL	201,699	269,532
111	Odessa Savings Association	Odessa, TX	Oct 14	A/A	SL	156,610	132,133
112	Olney Savings Association	Olney, TX	Oct 14	A/A	SL	880,869	1,342,144
113	Petroplex Savings Association	Midland, TX	Oct 14	A/A	SL	178,122	113,922
114	San Angelo Savings Association	San Angelo, TX	Oct 14	A/A	SL	162,840	124,534
115	Security FS&LA	Pampa, TX	Oct 14	A/A	SL	289,942	396,016
116	Shamrock Federal Savings Bank	Shamrock, TX	Oct 14	A/A	SB	103,952	102,296
117	Southern S&LA	Brownwood, TX	Oct 14	A/A	SL	160,257	154,850
118	Southwest S&LA	Abilene, TX	Oct 14	A/A	SL	328,807	154,345
119	Peoples FSB	Wooster, OH	Oct 25	A/A	SB	347,272	341,126
120	Lincoln FS&LA	Westfield, NJ	Nov 1	A/A	SL	964,594	1,253,024
121	Southside S&L	Lima, OH	Nov 1	A/A	SL	54,705	54,128
122	Reliance FS&LA	Rahway, NJ	Nov 2	A/A	SL	82,502	64,346
123	Cyprus SA	Plantation, FL	Nov 10	PO	SL	203,688	172,828
124	Tesoro S&LA	Laredo, TX	Nov 18	A/A	SL	334,675	248,056
125	Cardinal FSB	Cleveland, OH	Dec 1	A/A	SB	1,458,128	1,471,492
126	First FS&LA	Columbus, GA	Dec 1	A/A	SL	241,623	265,719
127	Northpark Savings Association	Richardson, TX	Dec 1	A/A	SL	163,830	126,611
128	United FS&LA	Aberdeen, SD	Dec 1	A/A	SL	91,975	92,527
129	Central Arkansas S&LA	Conway, AR	Dec 9	PO	SL	12,470	10,129
130	Silverado S&LA	Denver, CO	Dec 9	ABT *	SL	1,767,010	2,315,295
131	Midamerica SB	Waterloo, IA	Dec 12	A/A	SB	232,325	244,346
132	Eastern Washington S&LA	Wenatchee, WA	Dec 14	A/A	SL	32,340	51,490
133	American Home Savings	Salem, OR	Dec 15	A/A	SB	382,743	403,016
134	Community First FED Savings	Vancouver, WA	Dec 15	A/A	SL	308,114	386,016
135	Rooks County FSA	Plainville, KS	Dec 15	A/A	SL	35,172	32,001
136	Bloomfield S&LA	Birmingham, MI	Dec 16	A/A	SL	607,435	688,676

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SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
137	First Dearborn	Dearborn, MI	Dec 16	A/A	SL	230,493	167,332
138	Rocky Mountain FS&LA	Cheyenne, WY	Dec 16	A/A	SB	268,112	307,198
139	United SB of Wyoming	Cheyenne, WY	Dec 16	A/A	SB	275,462	220,486
140	First Border	Piqua, OH	Dec 17	A/A	SL	107,187	111,026
141	Ohio Valley	Steubenville, OH	Dec 17	A/A	SL	238,040	203,929
142	Commodore Savings Association	Dallas, TX	Dec 22	A/A	SL	1,139,370	499,435
143	First FS&LA	Big Spring, TX	Dec 22	A/A	SL	113,233	129,260
144	First Western S&LA	Colorado City, TX	Dec 22	A/A	SL	111,295	83,368
145	Home S&LA	Lufkin, TX	Dec 22	A/A	SL	394,667	278,460
146	Home SA	Houston, TX	Dec 22	A/A	SL	543,605	495,499
147	Interwest Savings Association	Fort Worth, TX	Dec 22	A/A	SL	176,395	109,397
148	Lamesa FS&LA	Lamesa, TX	Dec 22	A/A	SL	80,659	89,329
149	Mesquite S&LA	Mesquite, TX	Dec 22	A/A	SL	46,438	47,028
150	Metroplex Federal Savings Association	Hurst, TX	Dec 22	A/A	SL	66,900	64,809
151	Mineral Wells S&LA	Mineral Wells, TX	Dec 22	A/A	SL	34,801	31,482
152	Reliance Savings Association	Houston, TX	Dec 22	A/A	SL	55,756	41,507
153	Sentry Savings Association	Slaton, TX	Dec 22	A/A	SL	151,451	87,039
154	Southern Federal Banc S&LA	Lancaster, TX	Dec 22	A/A	SL	166,081	91,347
155	Vista Savings Association	Odessa, TX	Dec 22	A/A	SL	148,549	133,101
156	Virginia FS&LA	Richmond, VA	Dec 23	A/A	SL	517,043	678,944
157	First Texas Savings Association	Dallas, TX	Dec 27	A/A	SL	2,695,907	3,127,779
158	Gibraltar SA	Houston, TX	Dec 27	A/A	SL	4,592,498	6,459,408
159	Killeen S&LA	Killeen, TX	Dec 27	A/A	SL	267,027	163,402
160	Montfort Savings Association	Dallas, TX	Dec 27	A/A	SL	671,321	1,815,791
161	First Financial SB	Des Moines, IA	Dec 28	A/A	SB	211,449	262,690
162	American SB	Springfield, IL	Dec 29	A/A	SL	845,553	886,999
163	Bayview FSA	Corpus Christi, TX	Dec 29	A/A	SL	70,389	64,613
164	Burnet S&LA	Burnet, TX	Dec 29	A/A	SL	27,399	28,097
165	Charter Savings S&LA	Corpus Christi, TX	Dec 29	A/A	SL	551,930	396,828
166	First FS&LA	Luling, TX	Dec 29	A/A	SL	47,699	30,584
167	Independence S&LA	Gonzales, TX	Dec 29	A/A	SL	60,626	59,110
168	Keystone S&LA	Lampasas, TX	Dec 29	A/A	SL	35,063	30,712
169	Lee Savings Association	Giddings, TX	Dec 29	A/A	SL	87,541	73,911
170	Peoples S&LA	Llano, TX	Dec 29	A/A	SL	382,844	171,117

Table SC-88
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1988
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
171	Ranchers Savings Association	Johnson City, TX	Dec 29	A/A	SL	93,256	56,154
172	Seguin Savings Association	Seguin, TX	Dec 29	A/A	SL	169,424	140,515
173	Union SA	San Antonio, TX	Dec 29	A/A	SL	73,823	72,106
174	Yoakum FS&LA	Yoakum, TX	Dec 29	A/A	SL	43,572	43,628
175	Beach FS&LA	Boynton Beach, FL	Dec 30	A/A	SL	1,190,559	1,141,671
176	Columbia FS&LA	Englewood, CO	Dec 30	A/A	SL	1,813,720	3,125,050
177	First FS&LA of Jacksonville	Jacksonville, FL	Dec 30	A/A	SL	1,013,543	1,243,932
178	Great Falls FS&LA	Great Falls, MT	Dec 30	A/A	SL	72,662	127,952
179	Home FS&LA	Spencer, IA	Dec 30	A/A	SL	51,570	46,496
180	Jackson County FSA	Medford, OR	Dec 30	A/A	SL	274,978	266,123
181	Northwest FS&LA	Spencer, IA	Dec 30	A/A	SL	144,646	129,073
182	Pathway Financial	Chicago, IL	Dec 30	A/A	SL	938,160	1,222,965
183	United Savings Association	Houston, TX	Dec 30	A/A	SL	3,496,819	4,644,939
184	Broward FS&LA	Sunrise, FL	Dec 31	A/A	SL	494,346	535,666
185	Peoria S&LA	Peoria, IL	Dec 31	A/A	SL	148,055	171,600
Summary Information:							
Total Institutions: 185		Total Transactions:		A/A	171	78,713,047	96,760,217
				PO	13		
				ABT	1		

*The FDIC or the FSLIC took control of the institution and operated the open institution prior to resolution.

Table SC-89
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1989
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1	Southern Federal SB	Thomasville, GA	Jan 19	PO	SB	68,505	76,623
2	Carver S&LA	Escondido, CA	Jan 27	PO	SL	285,969	265,763
3	First FS&LA IN New Albany	New Albany, MS	Jan 27	PO	SL	17,480	20,761
4	Cook County FS&LA	Chicago, IL	Feb 3	A/A	SL	170,962	164,016
5	Baltimore Fed. Fin. FSA	Baltimore, MD	Feb 7	IDTR*	SL	1,252,969	1,566,752
6	Freedom S&LA	Tampa, FL	Feb 7	P&A *	SL	1,132,175	1,402,115
7	Gill SA	San Antonio, TX	Feb 7	P&A *	SL	1,448,432	1,207,294
8	Pacific SB	Costa Mesa, CA	Feb 7	P&A *	SL	1,019,051	1,117,704
9	Bright Banc SA	Dallas, TX	Feb 10	P&A *	SL	3,004,443	4,388,466
10	Deseret S&LA FA	Salt Lake City, UT	Feb 10	P&A *	SL	177,688	159,337
11	First Savings of Arkansas	Little Rock, AR	Feb 10	P&A *	SL	1,201,845	1,583,318
12	Sandia FSA	Albuquerque, NM	Feb 10	P&A *	SL	1,075,651	747,076
13	Savers SA	Little Rock, AR	Feb 10	P&A *	SL	788,880	806,012
14	Signal S&LA	Signal Hill, CA	Feb 10	PO	SL	52,873	46,132
15	Midwest SA	Minneapolis, MN	Feb 13	IDTR*	SL	2,238,263	3,255,576
16	University FSA	Houston, TX	Feb 14	P&A *	SL	3,776,427	4,480,389
17	American Savings FS&LA	Salt Lake City, UT	Feb 17	P&A *	SL	1,390,076	2,180,662
18	Anchor FS&LA	Kansas City, KS	Feb 17	P&A *	SL	596,548	834,034
19	Blue Valley FS&LA	Kansas City, MO	Feb 17	IDTR*	SL	820,206	839,230
20	Columbia FSB	Westport, CT	Feb 17	P&A *	SB	143,925	145,634
21	Community S&LA	Fond Du Lac, WI	Feb 17	P&A *	SL	161,093	185,407
22	Concordia FB For Savings	Lansing, IL	Feb 17	P&A *	SB	423,864	468,800
23	Elysian FSB	Hoboken, NJ	Feb 17	P&A *	SB	200,589	198,693
24	Equitable FSB	Fremont, NE	Feb 17	P&A *	SB	205,386	225,241
25	First FS&LA	Largo, FL	Feb 17	IDTR*	SL	391,792	334,418
26	French Market Homestead FSA	Metairie, LA	Feb 17	IDTR*	SL	237,884	250,776
27	Guaranty FS&LA	Birmingham, AL	Feb 17	P&A *	SL	398,552	381,335
28	Horizon FS&LA	Metairie, LA	Feb 17	PO *	SL	395,977	380,658
29	Independence FB FSB	Batesville, AR	Feb 17	IDTR*	SL	346,408	207,028
30	Midwest FS&LA	Nebraska City, NE	Feb 17	IDTR*	SL	119,723	139,096
31	Mountainwest S&LA a FS&LA	Ogden, UT	Feb 17	P&A *	SL	227,455	241,532
32	Nile Valley FS&LA	Scottsbluff, NE	Feb 17	IDTR*	SL	64,068	56,264
33	North Jersey FSA	Passaic, NJ	Feb 17	P&A *	SL	304,265	278,145
34	Occidental SB	Omaha, NE	Feb 17	P&A *	SB	529,857	677,311

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SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1989
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35	Platte Valley Savings	Gering, NE	Feb 17	IDTR*	SL	320,752	316,765
36	Security S&LA	Scottsdale, AZ	Feb 17	IDTR*	SL	1,052,619	626,922
37	Southern Floridabanc FS&LA	Boca Raton, FL	Feb 17	IDTR*	SL	256,172	143,273
38	Southwest S&LA FA	Phoenix, AZ	Feb 17	P&A *	SL	1,755,845	2,265,334
39	Sun SA FA	Kansas City, KS	Feb 17	IDTR*	SL	186,032	188,821
40	Universal S&LA	Scottsdale, AZ	Feb 17	P&A *	SL	103,075	92,684
41	Westwood S&LA	Los Angeles, CA	Feb 17	P&A *	SL	397,326	328,396
42	First Valley S&LA	Pikeville, TN	Feb 24	PO	SL	12,870	11,947
43	Mid-State S&LA	Champaign, IL	Feb 24	PO	SL	29,833	28,388
44	Commerce FSA	San Antonio, TX	Feb 28	P&A *	SL	801,342	807,256
45	Alamo FSA of Texas	San Antonio, TX	Mar 2	PO *	SL	627,644	569,948
46	Bexar SA	San Antonio, TX	Mar 2	P&A *	SL	799,152	813,605
47	Colonial SA of America	Liberal, KS	Mar 2	IDTR*	SL	64,220	70,304
48	Commonwealth S&LA	Osceola, AR	Mar 2	P&A *	SL	35,661	37,061
49	Elmwood FS&LA	Harahan, LA	Mar 2	IDTR*	SL	48,338	57,436
50	Enterprise FS&LA	Marrero, LA	Mar 2	IDTR*	SL	66,995	63,543
51	First FS&LA	Malvern, AR	Mar 2	PO *	SL	54,028	51,090
52	First FS&LA of Coffeyville	Coffeyville, KS	Mar 2	IDTR*	SL	95,592	90,553
53	First FS&LA of Fayetteville	Fayetteville, AR	Mar 2	P&A *	SL	112,268	125,628
54	First FS&LA of Hutchinson	Hutchinson, KS	Mar 2	P&A *	SL	171,906	183,526
55	First FSB of AK SB	Anchorage, AK	Mar 2	P&A *	SB	192,285	137,633
56	First FSB of Kansas	Wellington, KS	Mar 2	IDTR*	SB	168,278	155,938
57	First SA of Louisiana	LA Place, LA	Mar 2	IDTR*	SL	44,738	25,882
58	First State FSA	San Antonio, TX	Mar 2	P&A *	SL	325,050	216,989
59	First State SB FSB	Mountain Home, AR	Mar 2	IDTR*	SB	128,466	107,606
60	Fountainbleau FSB	Slidell, LA	Mar 2	IDTR*	SB	37,257	38,718
61	Gibraltar S&LA	Annapolis, MD	Mar 2	P&A *	SB	71,343	71,820
62	Home FS&LA	Mountain Home, AR	Mar 2	PO *	SL	72,094	37,215
63	Home SB FSB	Anchorage, AK	Mar 2	IDTR*	SB	82,681	91,476
64	LA Hacienda SA	San Antonio, TX	Mar 2	IDTR*	SL	116,370	69,720
65	Landmark SB FSB	Hot Springs, AR	Mar 2	P&A *	SB	153,945	132,289
66	Madison Guaranty S&LA	Mccrory, AR	Mar 2	P&A *	SL	98,830	114,698
67	Mid America FS&LA	Parsons, KS	Mar 2	IDTR*	SL	87,854	83,343
68	Mission SA	San Antonio, TX	Mar 2	PO *	SL	101,383	97,768

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SAIF/FSLIC Closings and Assistance Transactions
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	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
69	Padre FS&LA	Corpus Christi, TX	Mar 2	PO *	SL	31,880	18,422
70	Peoples S&LA	Parsons, KS	Mar 2	IDTR*	SL	71,078	84,337
71	Permian S&LA	Kermit, TX	Mar 2	PO *	SL	12,050	10,849
72	San Antonio SA	San Antonio, TX	Mar 2	P&A *	SL	1,946,200	2,637,921
73	Shawnee FS&LA	Topeka, KS	Mar 2	P&A *	SL	196,614	221,120
74	Southmost S&LA	Brownsville, TX	Mar 2	PO *	SL	113,005	95,761
75	Suburban SA	San Antonio, TX	Mar 2	P&A *	SL	50,250	49,224
76	The Barber County S&LA	Medicine Lodge, KS	Mar 2	IDTR*	SL	41,714	47,511
77	Topeka Savings FS&LA	Topeka, KS	Mar 2	IDTR*	SL	108,400	96,590
78	Unipoint FSB	Trumann, AR	Mar 2	P&A *	SB	28,249	18,901
79	Valley Savings FS&LA	Hutchinson, KS	Mar 2	P&A *	SL	199,062	222,449
80	Vision Bank SA	Kingsville, TX	Mar 2	PO *	SL	93,129	77,305
81	Alpine Savings	Steamboat Springs, CO	Mar 9	PO *	SL	43,892	57,654
82	American FS&LA	Albuquerque, NM	Mar 9	P&A *	SL	151,090	188,882
83	American S&LA of Brazoria Co.	Lake Jackson, TX	Mar 9	PO *	SL	327,461	281,282
84	Ameriway SA	Houston, TX	Mar 9	P&A *	SL	236,618	176,543
85	Bancplus FSA	Pasadena, TX	Mar 9	P&A *	SL	923,026	751,461
86	Bankers S&LA	Galveston, TX	Mar 9	P&A *	SL	115,052	106,442
87	Bayshore FSA	Laporte, TX	Mar 9	P&A *	SL	56,792	39,353
88	Benjamin Franklin FSA	Houston, TX	Mar 9	P&A *	SL	2,004,722	2,641,392
89	Century FSB	Trenton, TN	Mar 9	P&A *	SB	75,103	73,942
90	Century S&LA	Baytown, TX	Mar 9	IDTR*	SL	87,812	58,656
91	Citizens of TX S&LA	Baytown, TX	Mar 9	P&A *	SL	104,539	76,368
92	City SA	League City, TX	Mar 9	IDTR*	SL	40,546	33,762
93	Colorado S&LA	Englewood, CO	Mar 9	P&A *	SL	52,967	54,311
94	Commonwealth FSA	Houston, TX	Mar 9	IDTR*	SL	1,608,452	1,647,893
95	Concord-Liberty FS&LA	Monroeville, PA	Mar 9	P&A *	SL	238,378	220,282
96	Continental Savings FS&LA	Bellaire, TX	Mar 9	P&A *	SL	587,427	354,586
97	First Capital SA of TX	Houston, TX	Mar 9	IDTR*	SL	108,657	70,918
98	First Equity SA	Tomball, TX	Mar 9	P&A *	SL	120,497	87,146
99	First FS&LA	Atlanta, GA	Mar 9	IDTR*	SL	249,784	300,987
100	First FS&LA	Summerville, GA	Mar 9	P&A *	SL	35,411	32,804
101	First FS&LA of Colo. Springs	Colorado Springs, CO	Mar 9	P&A *	SL	313,501	354,939
102	First SB of AL FA	Hamilton, AL	Mar 9	IDTR*	SB	24,016	26,035

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103	Germantown Trust SB	Germantown, TN	Mar 9	IDTR*	SB	105,912	135,929
104	Hill Financial SA	Red Hill, PA	Mar 9	P&A *	SL	2,473,161	3,004,007
105	Humble S&LA	Humble, TX	Mar 9	IDTR*	SL	76,538	50,315
106	Liberty Bell SA	Beaver Falls, PA	Mar 9	P&A *	SL	86,399	90,309
107	Liberty County FS&LA	Liberty, TX	Mar 9	P&A *	SL	45,939	43,757
108	Lincoln FS&LA	Mt. Carmel, TN	Mar 9	IDTR*	SL	64,940	72,216
109	Mesa FS&LA of CO	Grand Junction, CO	Mar 9	IDTR*	SL	108,848	117,449
110	Modern FS&LA	Grand Junction, CO	Mar 9	P&A *	SL	71,495	70,408
111	Otero Savings	Colorado Springs, CO	Mar 9	IDTR*	SL	481,675	558,585
112	Peoples SA FA	St. Joseph, MI	Mar 9	P&A *	SL	109,426	107,314
113	Phenix FS&LA FA	Phenix City, AL	Mar 9	P&A *	SL	194,750	150,259
114	Rocky Mountain Savings	Woodland Park, CO	Mar 9	P&A *	SL	17,951	18,197
115	Southeastern SA	Dayton, TX	Mar 9	PO *	SL	73,046	44,709
116	Spring Branch S&LA	Houston, TX	Mar 9	P&A *	SL	148,131	99,874
117	Sun Country SB of NM FSB	Albuquerque, NM	Mar 9	PO *	SB	76,663	66,520
118	Sun S&LA	Parker, CO	Mar 9	PO *	SL	259,865	289,521
119	Trinity Valley FS&LA	Cleveland, TX	Mar 9	IDTR*	SL	87,258	91,864
120	United Guaranty FSB	Tullahoma, TN	Mar 9	IDTR*	SB	13,068	11,474
121	Universal FSB	Houston, TX	Mar 9	IDTR*	SL	260,435	142,144
122	Valley FS&LA	Grand Junction, CO	Mar 9	IDTR*	SL	116,689	83,809
123	Valley SB FSB	Roswell, NM	Mar 9	PO *	SB	263,820	180,609
124	Village Savings FSB	Houston, TX	Mar 9	IDTR*	SB	155,057	93,753
125	Western Gulf S&LA	Bay City, TX	Mar 9	IDTR*	SL	242,971	154,812
126	First South FSA	Houston, TX	Mar 15	PO *	SL	454,602	277,984
127	Acadia S&LA	Crowley, LA	Mar 16	IDTR*	SL	137,710	89,672
128	American Security FS&LA	Chicago, IL	Mar 16	P&A *	SL	49,872	67,176
129	Brickellbanc SA	Miami, FL	Mar 16	IDTR*	SL	36,615	38,750
130	Chillicothe FS&LA	Chillicothe, IL	Mar 16	P&A *	SL	53,947	51,039
131	Community FS&LA	Tampa, FL	Mar 16	PO *	SL	14,438	10,303
132	Continental FS&LA	Oklahoma City, OK	Mar 16	P&A *	SL	528,350	645,144
133	Deep East TX SA	Jasper, TX	Mar 16	P&A *	SL	56,442	53,599
134	Evangeline FS&LA	Lafayette, LA	Mar 16	IDTR*	SL	79,422	37,396
135	Family FS&LA	Shreveport, LA	Mar 16	IDTR*	SL	23,614	27,626
136	Fidelity FSA	Port Arthur, TX	Mar 16	P&A *	SL	262,333	312,510

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	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
137	Financial Security FS&LA	Delray Beach, FL	Mar 16	P&A *	SL	150,437	142,304
138	First FS&LA	Shreveport, LA	Mar 16	PO *	SL	201,160	196,488
139	First FS&LA	Baton Rouge, LA	Mar 16	IDTR*	SL	43,409	39,532
140	First FS&LA	New Iberia, LA	Mar 16	IDTR*	SL	64,430	64,310
141	First FS&LA	Eunice, LA	Mar 16	IDTR*	SL	16,195	23,545
142	First FS&LA of Seminole	Seminole, OK	Mar 16	IDTR*	SL	35,362	33,255
143	First FS&LA of the FL Keys	Key West, FL	Mar 16	P&A *	SL	192,594	219,923
144	First SA of SE TX	Silsbee, TX	Mar 16	P&A *	SL	44,360	48,690
145	First Savings of America	Orland Park, IL	Mar 16	IDTR*	SL	47,254	23,495
146	First Venice S&LA	Venice, FL	Mar 16	P&A *	SL	62,424	58,572
147	General SA	Henderson, TX	Mar 16	P&A *	SL	50,179	74,579
148	Golden Triangle S&LA	Bridge City, TX	Mar 16	PO *	SL	61,798	26,934
149	Home FS&LA	Centralia, IL	Mar 16	IDTR*	SL	48,100	47,627
150	Home Savings FS&LA	Joliet, IL	Mar 16	P&A *	SL	138,666	140,570
151	Illinois SB FA	Peoria, IL	Mar 16	P&A *	SB	67,821	78,018
152	Jasper FS&LA	Jasper, TX	Mar 16	PO *	SL	154,546	135,619
153	Jefferson S&LA	Beaumont, TX	Mar 16	IDTR*	SL	125,667	119,085
154	Liberty FS&LA	New Port Richey, FL	Mar 16	IDTR*	SL	91,063	60,102
155	Lincoln S&LA FA	Miami, FL	Mar 16	IDTR*	SL	263,358	260,627
156	Madison County FS&LA	Granite City, IL	Mar 16	IDTR*	SL	131,364	132,245
157	Meritbanc SA	Houston, TX	Mar 16	P&A *	SL	322,329	272,134
158	Miami SB	Miami, FL	Mar 16	P&A *	SL	158,830	176,615
159	Midwest Home FSB	Belleville, IL	Mar 16	P&A *	SB	106,123	123,561
160	Midwestern SA	Macomb, IL	Mar 16	P&A *	SL	101,243	110,707
161	Peoples FS&LA of Thibodaux	Thibodaux, LA	Mar 16	IDTR*	SL	21,085	19,610
162	River City FSB	Baton Rouge, LA	Mar 16	IDTR*	SB	98,298	61,213
163	Royal Palm FS&LA	West Palm Beach, FL	Mar 16	IDTR*	SL	491,035	563,989
164	Rusk FS&LA	Rusk, TX	Mar 16	IDTR*	SL	47,154	44,556
165	Sabine Valley FSA	Center, TX	Mar 16	PO *	SL	29,142	41,055
166	Savings of TX Assoc.	Jacksonville, TX	Mar 16	PO *	SL	79,847	63,602
167	Security FSA	Texarkana, TX	Mar 16	PO *	SL	471,415	236,328
168	Skokie FS&LA	Skokie, IL	Mar 16	P&A *	SL	769,144	1,004,662
169	Southeast TX FSA	Woodville, TX	Mar 16	PO *	SL	27,169	31,198
170	Spindletop SA	Beaumont, TX	Mar 16	IDTR*	SL	325,273	180,509

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171	The Duncan S&LA	Duncan, OK	Mar 16	P&A *	SL	138,261	148,576
172	Timberland FSA	Nacogdoches, TX	Mar 16	IDTR*	SL	49,042	60,252
173	Baldwin County FSB	Robertsdale, AL	Mar 30	P&A *	SB	156,816	171,484
174	Broadview FSB FA	Cleveland, OH	Mar 30	P&A *	SL	1,136,571	1,778,493
175	City FS&LA	Birmingham, AL	Mar 30	P&A *	SL	648,197	711,958
176	Community FS&LA	Newport News, VA	Mar 30	P&A *	SL	10,033	9,421
177	Cartersville FSB of Georgia	Cartersville, GA	Mar 30	REP *	SB	58,748	56,726
178	Durand FS&LA	Durand, WI	Mar 30	IDTR*	SL	118,954	106,603
179	Great Atlantic SB	Manteo, NC	Mar 30	IDTR*	SB	123,803	126,807
180	Heritage FS&LA	Monroe, NC	Mar 30	P&A *	SL	254,102	311,668
181	Midland Buckeye Savings FS&LA	Alliance, OH	Mar 30	P&A *	SL	212,267	218,774
182	Gibraltar Savings FA	Simi Valley, CA	Mar 31	P&A *	SL	7,575,392	13,382,327
183	Gibraltar Savings FSB	Seattle, WA	Mar 31	P&A *	SL	1,368,547	1,684,381
184	Murray FS&LA	Dallas, TX	Apr 5	P&A *	SL	1,168,399	1,440,640
185	American FSB	Austin, TX	Apr 6	IDTR*	SB	31,689	33,512
186	American Savings of CO	Colorado Springs, CO	Apr 6	P&A *	SL	681,014	720,437
187	Arrowhead Pacific FSB	San Bernardino, CA	Apr 6	PO *	SL	88,145	60,227
188	Bedford SA	Bedford, TX	Apr 6	P&A *	SL	102,691	90,784
189	Cabrillo FSB	San Jose, CA	Apr 6	P&A *	SL	61,915	71,844
190	Cass FS&LA of St. Louis	Florissant, MO	Apr 6	IDTR*	SL	65,752	52,439
191	Centennial FS&LA	Greenville, TX	Apr 6	P&A *	SB	82,680	105,980
192	Central SB	Jackson, MS	Apr 6	IDTR*	SL	72,912	52,091
193	Central TX S&LA	Waco, TX	Apr 6	P&A *	SL	211,337	216,105
194	City FS&LA	Oakland, CA	Apr 6	IDTR*	SL	27,926	20,309
195	City S&LA	Westlake Village, CA	Apr 6	IDTR*	SL	34,047	33,332
196	Delta FS&LA	Drew, MS	Apr 6	IDTR*	SL	13,814	10,280
197	Equity FSB	Denver, CO	Apr 6	PO *	SB	4,999	4,467
198	Excel Banc SA	Laredo, TX	Apr 6	PO *	SL	158,926	146,706
199	Fidelity FSB	Corinth, MS	Apr 6	P&A *	SB	135,275	116,410
200	Financial FS&LA	Joplin, MO	Apr 6	P&A *	SL	173,078	161,427
201	First California Savings	Orange, CA	Apr 6	IDTR*	SL	194,491	161,360
202	First FS&LA	Estherville, IA	Apr 6	P&A *	SL	58,862	60,582
203	First FS&LA of East Alton	East Alton, IL	Apr 6	IDTR*	SL	55,660	55,556
204	First FS&LA of Southeast MO	Cape Girardeau, MO	Apr 6	P&A *	SL	332,070	385,144

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205	First of Kansas FA	Hays, KS	Apr 6	IDTR*	SL	46,245	53,903
206	Founders FS&LA	Los Angeles, CA	Apr 6	IDTR*	SL	166,509	134,696
207	Gateway FSB	Oakland, CA	Apr 6	P&A *	SL	126,174	72,701
208	Golden Circle SA FSB	Corsicana, TX	Apr 6	PO *	SB	18,539	20,520
209	Heritagebanc SA	Duncanville, TX	Apr 6	P&A *	SL	146,382	177,727
210	Independence S&LA	Vallejo, CA	Apr 6	IDTR*	SL	361,620	440,004
211	Libertyville FS&LA	Libertyville, IL	Apr 6	P&A *	SL	95,454	100,959
212	Meridian SA	Arlington, TX	Apr 6	IDTR*	SL	434,862	48,872
213	Park Cities SA	Dallas, TX	Apr 6	IDTR*	SL	37,040	43,136
214	Perpetual SA FS&LA	Santa Ana, CA	Apr 6	IDTR*	SL	28,992	18,736
215	Republic Bank For Savings FA	Jackson, MS	Apr 6	IDTR*	SB	85,165	43,367
216	Resource SA	Denison, TX	Apr 6	PO *	SL	426,296	616,052
217	Royal Oak S&LA	Manteca, CA	Apr 6	IDTR*	SL	35,528	34,356
218	Sioux Valley S&LA	Cherokee, IA	Apr 6	PO *	SL	90,792	61,788
219	State Mutual FS&LA	Jackson, MS	Apr 6	P&A *	SL	9,772	8,656
220	Unified Savings FS&LA	Northridge, CA	Apr 6	PO *	SL	52,295	35,081
221	Washington S&LA	Stockton, CA	Apr 6	IDTR*	SL	68,684	66,747
222	Tropical FS&LA	Miami, FL	Apr 13	A/A	SL	61,820	55,007
223	Lincoln Savings	Irvine, CA	Apr 14	P&A *	SL	4,193,981	4,857,204
224	Metropolitan FS&LA	Denville, NJ	Apr 27	P&A *	SL	174,853	168,244
225	Seabank FSB	Myrtle Beach, SC	Apr 27	P&A *	SB	33,632	35,353
226	Southwest FSA	Los Angeles, CA	Apr 27	P&A *	SL	791,774	896,825
227	Westco Savings Bank FSB	Wilmington, CA	Apr 27	IDTR*	SL	181,399	188,286
228	Civic FSB	Portsmouth, OH	Jun 8	P&A *	SL	101,253	98,696
229	Horizon Financial FA	Southampton, PA	Jun 8	P&A *	SL	1,797,508	2,492,405
230	Sun State S&LA	Phoenix, AZ	Jun 14	IDTR*	SL	892,888	1,046,842
231	Western S&LA FA	Phoenix, AZ	Jun 14	P&A *	SL	4,130,994	5,654,683
232	First Savings of Americus	Americus, GA	Jun 22	P&A *	SL	49,767	54,422
233	Great Southern FS&LA	Savannah, GA	Jun 22	P&A *	SB	629,870	880,160
234	Habersham FS&LA	Cornelia, GA	Jun 22	IDTR*	SB	90,802	93,297
235	Amerimac SB FSB	Hillsboro, IL	Jun 29	IDTR*	SB	25,285	29,564
236	First FS&LA	Bakersfield, CA	Jun 29	P&A *	SL	127,327	126,419
237	Mid Missouri S&LA FA	Boonville, MO	Jun 29	IDTR*	SL	67,577	76,660
238	Missouri SA FA	Clayton, MO	Jun 29	P&A *	SL	500,715	661,088

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239	Peoples S&LA	Hampton, VA	Jun 29	P&A *	SL	24,322	23,943
240	The Guardian FS&LA	Bakersfield, CA	Jun 29	IDTR*	SL	28,646	29,396
241	Victoria SA FSA	San Antonio, TX	Jun 29	P&A *	SL	855,717	882,849
242	Cornerstone FSA	Houston, TX	Jul 13	P&A *	SL	110,411	112,421
243	Cross Roads S&LA	Checotah, OK	Jul 13	IDTR*	SL	17,173	16,802
244	First S&LA FA	Waco, TX	Jul 13	P&A *	SL	415,656	373,721
245	Pioneer Savings FA	Plymouth, IN	Jul 13	P&A *	SL	92,273	81,022
246	American Interstate SA	Los Angeles, CA	Jul 20	PO *	SL	25,043	24,877
247	Commonwealth FS&LA	Fort Lauderdale, FL	Jul 20	P&A *	SL	1,184,116	1,576,500
248	Home FS&LA	Memphis, TN	Jul 20	P&A *	SL	164,252	204,269
249	New Mexico FSA	Albuquerque, NM	Jul 20	P&A *	SL	194,004	240,741
250	Parish FS&LA	Denham Springs, LA	Jul 20	PO *	SB	14,881	14,723
251	Peoples S&LA FA	Streator, IL	Jul 20	IDTR*	SL	47,273	46,305
252	Sierra FS&LA	Beverly Hills, CA	Jul 20	P&A *	SL	39,974	40,721
253	Capital FS&LA	Little Rock, AR	Jul 27	IDTR*	SL	46,695	89,941
254	Capitol City FSA	Austin, TX	Jul 27	P&A *	SL	397,111	528,171
255	Commercial S&LA FA	Hammond, LA	Jul 27	PO *	SB	66,607	74,198
256	FSA of the Southwest	Kilgore, TX	Jul 27	IDTR*	SB	36,549	45,841
257	Hallmark SA FA	Plano, TX	Jul 27	PO *	SL	175,770	166,114
258	Lafayette S&LA	Gretna, LA	Jul 27	IDTR*	SL	26,928	29,119
259	New Braunfels S&LA	New Braunfels, TX	Jul 27	IDTR*	SL	82,368	85,640
260	New Guaranty FS&LA	Taylor, MI	Jul 27	P&A *	SB	192,498	212,547
261	North American FSA	San Antonio, TX	Jul 27	PO *	SL	92,750	99,796
262	Caprock FS&LA	Lubbock, TX	Aug 1	PO *	SL	442,935	436,134
263	American S&LA FA	New Orleans, LA	Aug 7	IDTR*	SL	71,471	61,122
264	Central S&LA	New Orleans, LA	Aug 7	IDTR*	SL	63,020	53,265
265	Citizens Homestead FSA	New Orleans, LA	Aug 7	PO *	SL	116,092	108,598
266	Delta S&LA FA	Kenner, LA	Aug 7	IDTR*	SL	114,605	148,468
267	First City FS&LA	Baton Rouge, LA	Aug 7	P&A *	SL	25,099	22,177
268	Home S&LA	New Orleans, LA	Aug 7	PO *	SL	35,393	36,524
269	Security Homestead FSA	New Orleans, LA	Aug 7	IDTR*	SL	538,612	547,616
270	South S&LA FA	Slidell, LA	Aug 7	IDTR*	SL	235,857	267,400
271	Terrebonne S&LA	Houma, LA	Aug 7	IDTR*	SL	23,892	26,616
272	Metropolitan Financial FSB	Dallas, TX	Aug 10	P&A *	SL	663,254	799,517

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273	Peoples Heritage	Salina, KS	Aug 10	IDTR*	SL	1,467,127	1,810,155
274	Unifirst Bank For Savings	Jackson, MS	Aug 10	P&A *	SB	606,759	738,323
275	Black Hawk S&LA FA	Rock Island, IL	Aug 17	P&A *	SL	68,341	71,809
276	Guadalupe S&LA FA	Kerrville, TX	Aug 17	PO *	SL	15,838	25,789
277	Hearne B&LA	Hearne, TX	Aug 17	PO *	SL	25,887	27,114
278	Security FS&LA	Peoria, IL	Aug 17	P&A *	SL	231,268	318,275
279	Southside FS&LA	Austin, TX	Aug 17	PO *	SL	41,421	49,604
280	Taylorbanc FS&LA	Taylor, TX	Aug 17	P&A *	SL	137,401	139,517
281	Denton FS&LA	Denton, TX	Aug 24	P&A *	SL	147,991	142,729
282	Heritage S&LA FA	Jerseyville, IL	Aug 24	P&A *	SL	27,735	32,884
283	Citizens S&LA	Springfield, IL	Sep 7	P&A *	SL	78,483	89,309
284	First Savings of Laredo	Laredo, TX	Sep 14	PO *	SL	157,577	171,151
285	East Texas S&LA	Tyler, TX	Sep 21	P&A *	SL	213,728	362,365
286	First FS&LA of Brenham	Brenham, TX	Sep 21	IDTR*	SL	138,946	148,436
287	First Garland FS&LA	Garland, TX	Sep 21	P&A *	SL	106,416	132,423
288	Plano S&LA FA	Plano, TX	Sep 21	IDTR*	SL	256,137	274,375
289	Colorado SB FSB	Sterling, CO	Sep 28	IDTR*	SB	12,607	12,259
290	American Home S&LA FA	Edmond, OK	Oct 5	P&A *	SL	79,523	96,734
291	Family SB FSB	Sapulpa, OK	Oct 5	IDTR*	SB	52,815	50,912
292	Columbia Fed. Homestead Assoc.	Metairie, LA	Oct 13	IDTR*	SL	90,065	96,143
293	Banc Iowa SB	Cedar Rapids, IA	Oct 16	P&A *	SB	140,208	161,877
294	Mid-Kansas	Wichita, KS	Oct 19	P&A *	SL	595,584	761,850
295	Peoples Homestead SB FSB	Monroe, LA	Oct 19	IDTR*	SL	263,662	268,935
296	Seasons FSB	Richmond, VA	Oct 19	P&A *	SB	213,711	260,796
297	Surety FSA	El Paso, TX	Oct 19	PO *	SL	244,546	290,998
298	Valley FSA	Mcallen, TX	Oct 19	P&A *	SL	542,897	517,092
299	Great Plains SA FA	Weatherford, OK	Oct 26	P&A *	SL	72,501	99,765
300	First Louisiana FSB FA	Lafayette, LA	Nov 2	IDTR*	SB	105,813	161,850
301	Aspen SB FSB	Aspen, CO	Nov 9	IDTR*	SL	108,156	136,338
302	Colonial FSA	Roselle Park, NJ	Nov 9	IDTR*	SL	337,964	427,118
303	Crest FS&LA	Kankakee, IL	Nov 9	IDTR*	SL	133,238	137,052
304	Fidelity FSA	Galesburg, IL	Nov 9	P&A *	SL	361,556	393,814
305	Saratoga S&LA	San Jose, CA	Nov 9	IDTR*	SL	105,277	117,212
306	First FS&LA of Central Indiana	Anderson, IN	Nov 16	P&A *	SL	176,725	192,423

Table SC-89
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1989
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
307	General FSB	Coral Gables, FL	Nov 16	IDTR*	SB	301,460	355,501
308	Security FSA	Garden Grove, CA	Nov 16	IDTR*	SL	74,713	71,004
309	Sooner FSA	Tulsa, OK	Nov 16	P&A *	SL	1,153,454	1,529,913
310	Texas Western FSA	Houston, TX	Nov 16	PO *	SL	96,713	116,097
311	Austin FS&LA	Austin, TX	Nov 30	PO *	SL	85,020	113,369
312	Brookside FS&LA	Los Angeles, CA	Nov 30	PO *	SL	560,299	601,442
313	First FSB	Diamondville, WY	Nov 30	PO *	SB	11,533	13,416
314	Fortune Financial FS&LA	Copperas Cove, TX	Nov 30	PO *	SL	74,543	84,198
315	Salamanca FSA	Salamanca, NY	Nov 30	P&A *	SL	29,673	29,698
316	Security FS	Columbia, SC	Nov 30	P&A *	SB	667,256	759,158
317	Southwestern FSA	El Paso, TX	Nov 30	PO *	SL	114,807	126,427
318	Arlington Heights SA FA	Arlington Heights, IL	Dec 7	P&A *	SL	400,707	509,134
319	Community FSA	Bridgeport, CT	Dec 7	IDTR*	SL	50,333	58,270
320	Garnett S&LA	Garnett, KS	Dec 7	P&A *	SL	17,662	18,188
321	Atlantic Permanent Federal	Norfolk, VA	Dec 8	IDTR*	SB	370,596	581,043
322	City SB FSB	Somerset, NJ	Dec 8	IDTR*	SB	7,322,665	9,813,776
323	Louisiana SA	Lake Charles, LA	Dec 14	IDTR*	SL	398,844	449,258
324	Red River FS&LA	Coushatta, LA	Dec 14	P&A *	SL	7,726	10,388
325	Yorkridge - Calvert FSA	Baltimore, MD	Dec 14	IDTR*	SL	372,236	585,792
326	Columbia FS&LA	Nassau Bay, TX	Dec 21	PO *	SL	71,092	77,141
327	Silver SA FA	Silver City, NM	Dec 21	IDTR*	SL	27,723	32,209
Summary Information:							
Total Institutions: 327		Total Transactions:		P&A	147	113,924,969	135,244,993
				IDTR	120		
				PO	57		
				A/A	2		
				REP	1		

*Placed in RTC conservatorship prior to resolution.

Table SC-90
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1990
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1	Banner Banc FS&LA	Garland, TX	Jan 4	IDTR*	SL	55,588	46,028
2	First Guaranty FS&LA	Hattiesburg, MS	Jan 4	P&A *	SL	179,764	240,966
3	Firstcentral FSB	Chariton, IA	Jan 4	P&A *	SB	104,887	112,832
4	Midwest FSB	Minot, ND	Jan 4	P&A *	SB	577,794	954,990
5	American FSB	Sanford, ME	Jan 11	IDTR*	SB	39,793	51,797
6	Atlantic Financial Savings	Bala Cynwyd, PA	Jan 11	P&A *	SL	3,710,735	5,299,370
7	Certified FSA	Georgetown, TX	Jan 11	PO *	SL	91,442	118,852
8	Deposit Trust SB	Monroe, LA	Jan 11	IDTR*	SB	91,712	97,966
9	Family FSA	Dallas, OR	Jan 11	P&A *	SL	100,719	164,183
10	Financial S&LA	Fresno, CA	Jan 11	PO *	SL	33,755	31,163
11	Horizon SB FSB	Wilmette, IL	Jan 11	P&A *	SB	1,102,973	1,223,701
12	Investment FS&LA	Chatsworth, CA	Jan 11	P&A *	SL	241,488	247,813
13	St. Charles FSA	St. Charles, IL	Jan 11	P&A *	SL	113,270	146,514
14	St. Louis County SA FA	Ferguson, MO	Jan 11	P&A *	SL	81,197	85,828
15	Wilshire S&LA	Los Angeles, CA	Jan 11	PO *	SL	77,324	78,144
16	Brookhaven FS&LA	Brookhaven, MS	Jan 18	P&A *	SL	41,976	42,729
17	Colonial FSA	Prairie Village, KS	Jan 18	P&A *	SL	102,389	136,400
18	Duval FSA	Jacksonville, FL	Jan 18	IDTR*	SL	861,575	1,016,266
19	First FSA of York	York, NE	Jan 18	P&A *	SL	54,885	59,744
20	Frontier FSB	Belleville, IL	Jan 18	P&A *	SL	47,565	45,338
21	Gem City FS&LA	Quincy, IL	Jan 18	P&A *	SL	232,928	290,392
22	Karnes County FS&LA	Karnes City, TX	Jan 18	IDTR*	SL	56,683	53,124
23	Marshall SA FA	Marshall, TX	Jan 18	P&A *	SL	57,793	62,047
24	Standard FSA	Houston, TX	Jan 18	PO *	SL	15,080	13,517
25	Empire FSB	Buffalo, NY	Jan 24	P&A *	SB	8,025,454	8,173,572
26	Colonial S&LA	Cape Girardeau, MO	Jan 26	P&A *	SL	157,400	170,860
27	First SA FA	Bismark, ND	Jan 26	IDTR*	SL	100,539	113,384
28	Grand Prairie FS&LA	Stuttgart, AR	Jan 26	PO *	SL	24,780	31,465
29	Palo Duro S&LA	Amarillo, TX	Jan 26	P&A *	SL	41,818	64,983
30	Uvalde FS&LA	Uvalde, TX	Jan 26	PO *	SL	14,318	13,262
31	Williamsburg FS&LA	Salt Lake City, UT	Jan 26	P&A *	SB	257,666	310,520
32	Merabank FSB	Phoenix, AZ	Jan 31	P&A *	SB	4,803,146	6,317,579
33	Centrust Bank	Miami, FL	Feb 2	P&A *	SL	5,894,019	8,217,563
34	Clyde FSA	North Riverside, IL	Feb 2	P&A *	SL	563,728	574,684

Table SC-90
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1990
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35	Henderson Home S&LA FA	Henderson, KY	Feb 2	P&A *	SL	49,827	50,377
36	Pioneer FSB	Clearwater, FL	Feb 2	P&A *	SL	1,424,005	1,935,739
37	Sentinel FS&LA	Phoenix, AZ	Feb 2	IDTR*	SL	170,574	174,915
38	Abq FSB	Albuquerque, NM	Feb 9	P&A *	SB	1,467,840	2,018,703
39	American FSA of Iowa	Des Moines, IA	Feb 9	P&A *	SL	817,908	910,668
40	Fairmont FSA	Fairmont, MN	Feb 9	P&A *	SL	46,392	45,966
41	Huntington S&LA	Huntington Beach, CA	Feb 9	P&A *	SL	120,234	120,438
42	Liberty SB FSB	Randallstown, MD	Feb 9	IDTR*	SB	41,961	49,481
43	Vermont SA FA	Timonium, MD	Feb 9	P&A *	SL	254,328	334,886
44	Equitable FS&LA	Columbus, NE	Feb 16	P&A *	SL	63,656	73,176
45	Fidelity SB FSB	Danville, IL	Feb 16	P&A *	SL	16,462	16,317
46	Franklin FSA	Ottawa, KS	Feb 16	P&A *	SL	4,638,598	9,258,163
47	Freedom SA FA	Columbus, OH	Feb 16	P&A *	SL	311,944	360,378
48	Great American S&LA	Oak Park, IL	Feb 16	P&A *	SL	736,370	1,013,231
49	Heritage FSB of Omaha	Omaha, NE	Feb 16	P&A *	SB	175,737	225,004
50	State Federal SA	Tulsa, OK	Feb 16	P&A *	SL	358,341	526,339
51	Western Empire FS&LA	Yorba Linda, CA	Feb 16	IDTR*	SL	318,451	406,574
52	The Benjamin Franklin FS&LA	Portland, OR	Feb 21	P&A *	SL	3,222,248	4,616,850
53	Community FSB	East Moline, IL	Feb 23	P&A *	SL	114,164	112,025
54	First Atlantic FSA	Plainfield, NJ	Feb 23	P&A *	SL	1,009,768	1,296,682
55	First FSA of Bluefield	Bluefield, WV	Feb 23	P&A *	SL	33,226	39,261
56	First Standard SA	Fairmont, WV	Feb 23	P&A *	SL	75,603	77,577
57	Frontier FS&LA	Walla Walla, WA	Feb 23	P&A *	SL	120,037	146,865
58	Greenwood FS&LA	Greenwood, MS	Feb 23	IDTR*	SL	25,564	26,663
59	Imperial FSA	San Diego, CA	Feb 23	P&A *	SL	6,615,722	9,581,584
60	Mercury FS&LA	Huntington Beach, CA	Feb 23	P&A *	SL	1,794,178	2,158,830
61	Nowlin FSA	Ft. Worth, TX	Feb 23	P&A *	SL	195,537	200,506
62	Provident SA FA	Casper, WY	Feb 23	P&A *	SL	200,294	244,946
63	Texasbanc FSB	Conroe, TX	Feb 23	IDTR*	SL	385,722	248,839
64	Vanguard SB FSB	Vandergrief, PA	Feb 23	P&A *	SB	150,691	176,858
65	Haven S&LA	Winter Haven, FL	Mar 2	P&A *	SL	146,159	172,437
66	New Athens FS&LA	New Athens, IL	Mar 2	P&A *	SL	27,643	30,419
67	North Carolina S&LA FA	Charlotte, NC	Mar 2	P&A *	SL	455,029	628,098
68	Pima FS&LA	Tucson, AZ	Mar 2	P&A *	SL	2,128,178	2,734,063

Table SC-90
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1990
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
69	Security FSA	Richmond, VA	Mar 2	P&A *	SL	237,490	341,553
70	Investors SB FSB	Nashville, TN	Mar 9	P&A *	SB	65,839	81,110
71	Nassau FS&LA	Princeton, NJ	Mar 9	P&A *	SL	275,627	313,057
72	Peoples FSA	Bartlesville, OK	Mar 9	IDTR*	SL	91,019	105,531
73	The Hiawatha FSA	Hiawatha, KS	Mar 9	P&A *	SL	54,136	49,198
74	Wesport FSB	Hanford, CA	Mar 9	PO *	SL	171,548	169,635
75	Yorkwood FS&LA	Maplewood, NJ	Mar 9	P&A *	SL	191,301	205,283
76	First America FSB	Longmont, CO	Mar 16	IDTR*	SB	146,818	187,366
77	First FSA of Wichita Falls	Wichita Falls, TX	Mar 16	PO *	SL	88,145	84,836
78	Great American S&LA	Corinth, MS	Mar 16	PO *	SL	133,163	159,235
79	Lakeland SB FSB	Detroit Lakes, MN	Mar 16	IDTR*	SB	80,645	79,624
80	Nassau S&LA	Brooklyn, NY	Mar 16	P&A *	SL	300,473	296,815
81	Pacific Coast FSA	San Francisco, CA	Mar 16	P&A *	SL	633,168	1,040,267
82	Sun FSA	Fort Dodge, IA	Mar 16	P&A *	SB	18,967	24,299
83	United FS&LA	New Orleans, LA	Mar 16	IDTR*	SL	43,923	53,244
84	Whitestone FS&LA	Whitestone, NY	Mar 16	P&A *	SL	352,700	396,946
85	Colony FSB	Monaca, PA	Apr 5	P&A *	SB	330,654	427,473
86	Constitution FSA	Monterey Park, CA	Apr 12	PO *	SL	64,763	66,415
87	First Federal SA	Warner Robins, GA	Apr 12	P&A *	SL	144,101	150,053
88	Enterprise FS FSA	Clearwater, FL	Apr 20	P&A *	SL	45,095	62,602
89	First Network FSB	Los Angeles, CA	Apr 20	PO *	SL	393,643	303,826
90	First S&L Co. FA	Massilon, OH	Apr 20	P&A *	SL	157,855	168,158
91	Heritage FSA	Lamar, CO	Apr 20	P&A *	SL	44,335	45,859
92	Southeastern FSB	Laurel, MS	Apr 20	IDTR*	SL	38,391	49,813
93	Texas FSA	San Antonio, TX	Apr 20	PO *	SL	60,497	55,368
94	Home Owners SB FSB	Burlington, MA	Apr 27	P&A *	SB	2,701,444	3,491,516
95	Santa Barbara FS&LA	Santa Barbara, CA	Apr 27	P&A *	SL	1,744,298	4,291,640
96	Capitol FS&LA	Aurora, CO	May 4	P&A *	SL	794,367	980,569
97	First Savings B&T FSB	Independence, MO	May 4	IDTR*	SB	21,072	25,410
98	Mutual Aid FS&LA	Manasquan, NJ	May 4	P&A *	SL	105,011	103,314
99	Peninsula FSB	South San Francis, CA	May 4	IDTR*	SL	46,145	51,805
100	Security FSB	Carlsbad, NM	May 4	IDTR*	SB	34,154	26,863
101	Mississippi SB FSB	Batesville, MS	May 8	PO *	SB	148,703	172,343
102	First FSA of Breaux Bridge	Breaux Bridge, LA	May 11	P&A *	SL	20,901	20,360

Table SC-90
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1990
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
103	Great West a FSB	Craig, CO	May 11	P&A *	SB	31,038	28,089
104	The Federal Savings Banc FA	Arlington, TX	May 11	PO *	SL	124,286	137,288
105	United SB FSB	Windom, MN	May 11	IDTR*	SB	133,233	161,452
106	United SB FSB	Paterson, NJ	May 15	PO *	SL	244,812	245,785
107	First FSA	Borger, TX	May 18	P&A *	SL	53,681	63,198
108	First FSA of Conroe	Conroe, TX	May 18	P&A *	SL	146,206	174,251
109	Jennings FSA	Jennings, LA	May 18	IDTR*	SL	55,946	54,070
110	Jonesboro FSA	Jonesboro, LA	May 18	PO *	SL	54,058	55,046
111	Southwest FSA	Dallas, TX	May 18	P&A *	SL	3,767,794	5,325,053
112	American Pioneer FSB	Orlando, FL	May 25	P&A *	SL	1,375,875	1,613,793
113	Bank Usa SA	Silvis, IL	May 25	IDTR*	SL	20,859	22,853
114	Caguas Central FSB	Caguas, PR	May 25	P&A *	SB	1,255,567	1,639,132
115	First America SB FSB	Fort Smith, AR	May 25	P&A *	SB	444,172	450,689
116	First FS FSA	New Braunfels, TX	May 25	IDTR*	SL	209,021	232,334
117	Remington FS&LA	Elgin, TX	May 25	PO *	SL	113,909	127,005
118	First FSB of Annapolis	Annapolis, MD	Jun 1	IDTR*	SB	618,270	720,116
119	Great Life FSA	Sunrise, FL	Jun 1	P&A *	SL	36,325	42,727
120	Investors FSB	Deerfield Beach, FL	Jun 1	P&A *	SL	244,856	282,574
121	Mutual S&LA	Weatherford, TX	Jun 1	PO *	SL	93,295	104,774
122	Time FS&LA	San Francisco, CA	Jun 1	P&A *	SL	53,942	57,943
123	First Bankers Trust SA	Midland, TX	Jun 8	PO *	SL	93,539	103,645
124	Home FSB of Worcester	Worcester, MA	Jun 8	IDTR*	SB	243,512	235,780
125	Hometown SB FSB	Delphi, IN	Jun 8	P&A *	SB	58,653	64,666
126	Charter SB FSB	Newport, CA	Jun 15	IDTR*	SL	280,368	313,895
127	First SB of New Orleans FSB	Metairie, LA	Jun 15	PO *	SB	134,186	156,335
128	Moultrie SB FSB	Moultrie, GA	Jun 15	P&A *	SB	52,651	65,753
129	United S&L of Trenton FA	Trenton, NJ	Jun 15	P&A *	SL	277,303	277,721
130	Germaniabank FSB	Alton, IL	Jun 22	P&A *	SB	663,333	785,535
131	Southern FSB	Gulfport, MS	Jun 22	P&A *	SB	93,946	142,792
132	Charter FSA	Stamford, CT	Jun 29	P&A *	SL	83,347	102,977
133	First Jackson FSB	Jackson, MS	Jun 29	P&A *	SB	91,386	116,519
134	Pioneer FS&LA	Marietta, OH	Jun 29	PO *	SL	9,113	9,466
135	Travis FS&LA	San Antonio, TX	Jun 29	P&A *	SL	273,507	321,705
136	Windsor FSA	Austin, TX	Jun 29	PO *	SL	102,713	108,825

Table SC-90
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1990
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
137	Home SB FSB	Salt Lake City, UT	Jul 5	IDTR*	SL	9,890	12,775
138	Heritage FSA	Lancaster, PA	Jul 6	P&A *	SL	50,638	48,819
139	Capital-Union FSA	Baton Rouge, LA	Jul 13	PO *	SL	322,633	392,790
140	North TX FSA	Wichita Falls, TX	Jul 13	IDTR*	SL	95,941	96,995
141	Progressive SB FSB	Natchitoches, LA	Jul 13	PO *	SB	46,512	50,232
142	Summit First FS&LA	Summit, IL	Jul 13	P&A *	SL	55,837	57,798
143	Charter SB FSB	Hattiesburg, MS	Jul 20	P&A *	SB	68,851	130,831
144	Commonwealth FSA	New Orleans, LA	Jul 20	IDTR*	SL	44,346	44,046
145	Mainstay FSB FSB	Red Bank, NJ	Jul 20	P&A *	SB	165,855	226,096
146	United FS&LA	Vidalia, LA	Jul 20	P&A	SL	18,880	18,949
147	Citizens & Builders FS FSB	Pensacola, FL	Jul 27	P&A *	SB	97,890	119,184
148	Guaranty SB FSB	Fayetteville, NC	Jul 27	P&A *	SB	49,904	53,900
149	Professional FSB	Coral Gables, FL	Jul 27	P&A *	SL	618,411	695,604
150	Statesman FSB	Des Moines, IA	Jul 27	P&A *	SB	445,078	540,440
151	United FSB	Vienna, VA	Jul 31	P&A *	SL	352,744	415,606
152	Amigo FS&LA	Brownsville, TX	Aug 3	P&A *	SL	20,836	20,745
153	Hometown FSA	Winfield, IL	Aug 3	P&A *	SL	39,362	46,450
154	Tennessee FSB	Cookeville, TN	Aug 3	P&A *	SB	36,049	40,020
155	American SA	Mt. Carmel, IL	Aug 10	P&A *	SL	11,763	11,851
156	Superior SB FSB	Nacogdoches, TX	Aug 10	IDTR*	SB	77,541	80,206
157	Financial of Hartford FSB	Hartford, CT	Aug 17	P&A *	SB	17,578	21,927
158	First FSA of Tuscola	Tuscola, IL	Aug 17	P&A *	SL	23,414	23,179
159	Sweetwater FS&LA	Rock Springs, WY	Aug 22	P&A	SL	11,705	11,625
160	Ambassador FS&LA	Tamarac, FL	Aug 24	P&A *	SL	161,964	184,143
161	Broken Arrow SA	Broken Arrow, OK	Aug 24	P&A *	SL	23,243	26,929
162	First S&LA FA	Temple, TX	Aug 24	P&A *	SL	327,353	315,404
163	Atlanta FSA	Atlanta, TX	Aug 31	P&A *	SL	89,555	89,379
164	Ensign FSB	New York, NY	Aug 31	P&A *	SB	1,468,703	1,780,403
165	First American FSB	Santa Fe, NM	Aug 31	PO *	SB	108,866	123,625
166	First FSA	Winnfield, LA	Aug 31	PO *	SL	51,102	54,747
167	El Paso FSA	El Paso, TX	Sep 7	PO *	SL	370,359	433,067
168	First City FSB	Lucedale, MS	Sep 7	P&A *	SL	38,043	41,726
169	First SB of Hempstead FSB	Hempstead, TX	Sep 14	PO *	SB	30,879	35,355
170	Hidalgo FS&LA	Edinburg, TX	Sep 21	P&A *	SL	122,038	154,818

Table SC-90
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1990
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
171	Mercer FSB	Trenton, NJ	Sep 21	P&A *	SL	83,408	92,695
172	Sentry SB FSB	Hyannis, MA	Sep 21	P&A *	SB	588,534	735,467
173	Texas Commercial FSA	Sulphur Springs, TX	Sep 21	P&A *	SL	26,846	27,674
174	Yorkville FSA	New York, NY	Sep 21	P&A *	SL	347,042	344,684
175	International FS&LA	N. Miami Beach, FL	Oct 12	PO *	SL	81,464	84,250
176	Gold Coast FSB	Plantation, FL	Oct 19	IDTR*	SL	141,804	151,694
177	Heritage FSB	Richmond, VA	Oct 19	P&A *	SB	726,199	888,751
178	Superior FSA	Cleveland, OH	Oct 23	P&A *	SL	57,964	95,923
179	City S&LA FA	San Antonio, TX	Oct 26	PO *	SL	182,869	182,972
180	Rancho Bernardo FSB	San Diego, CA	Oct 26	P&A *	SL	113,127	118,634
181	Boonslick S&LA	Boonville, MO	Nov 2	P&A *	SL	70,060	70,151
182	Desoto FS&LA	Mansfield, LA	Nov 2	PO *	SL	63,147	63,885
183	Riverside SB S&LA	Riverside, NJ	Nov 2	IDTR*	SL	144,964	177,838
184	Executive Banc SA FA	New Braunfels, TX	Nov 9	IDTR*	SL	15,514	16,183
185	Florida FSB FSB	St. Petersburg, FL	Nov 9	P&A *	SB	2,271,190	4,115,008
186	Louisiana SB FSB	Kenner, LA	Nov 9	PO *	SB	50,470	58,810
187	Action FSB	Sommers Point, NJ	Nov 15	P&A *	SL	199,017	261,969
188	First FSA	Las Vegas, NM	Nov 16	P&A *	SL	41,409	55,433
189	Liberty FSB	Montebello, CA	Nov 16	P&A *	SB	51,693	53,786
190	Southeastern FSB	Charlotte, NC	Nov 16	P&A *	SL	367,628	422,279
191	Atascosa FSB	Jourdanton, TX	Nov 30	PO *	SB	32,918	34,662
192	Edison FSA	New York, NY	Nov 30	P&A *	SL	115,788	140,107
193	First FSA of Nacogdoches	Nacogdoches, TX	Nov 30	P&A *	SL	51,776	61,907
194	First SA FA	Paragould, AR	Nov 30	P&A *	SL	46,665	64,124
195	First Southwest FS&LA	Tyler, TX	Nov 30	P&A *	SL	45,339	51,219
196	San Jacinto SA	Houston, TX	Nov 30	P&A *	SL	2,894,745	2,869,629
197	Tuskegee S&LA FA	Tuskegee, AL	Nov 30	P&A *	SL	28,475	31,836
198	Andrews S&LA FA	Andrews, TX	Dec 7	IDTR*	SL	109,694	126,078
199	Central FSB	Mineola, NY	Dec 7	P&A *	SB	848,439	890,776
200	First FSA of Raleigh	Raleigh, NC	Dec 7	P&A *	SL	427,460	520,377
201	Texarcana FS&LA	Texarcana, AR	Dec 7	P&A *	SL	43,171	40,379
202	Comfed SB	Lowell, MA	Dec 14	P&A *	SB	971,060	1,402,973
203	Community FS&LA	St. Louis, MO	Dec 14	P&A *	SL	2,282,847	1,977,010
204	Empire SB FSB	Hammonton, NJ	Dec 14	P&A *	SL	193,704	219,328

Table SC-90
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1990
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
205	Frontier SA	Las Vegas, NV	Dec 14	P&A	SL	247,450	252,407
206	Home FSB FA	Waukegan, IL	Dec 14	P&A *	SL	196,099	348,106
207	Old Borough FS&LA	Trenton, NJ	Dec 14	IDTR *	SL	117,224	133,547
208	Olympic FSA	Berwyn, IL	Dec 14	P&A *	SL	683,656	1,054,382
209	Mid-America FS&LA	Columbus, OH	Dec 15	P&A	SL	894,318	1,206,441
210	Arkansas FSB FA	Little Rock, AR	Dec 21	P&A *	SB	61,584	71,705
211	Enterprise SB	Chicago, IL	Dec 27	P&A	SB	322,004	432,576
212	First FS&LA of Andalusia	Andalusia, AL	Dec 28	P&A *	SL	37,738	38,693
213	Southern FSB	New Orleans, LA	Dec 28	P&A *	SB	230,027	230,780
Summary Information:							
Total Institutions: 213		Total Transactions:		P&A	145	98,963,960	129,662,398
				IDTR	35		
				PO	33		

*Placed in RTC conservatorship prior to resolution.

Table SC-91
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1991
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1	First FS&LA of Pittsburgh	Pittsburgh, PA	Jan 4	P&A	SL	2,343,171	3,089,704
2	First FS&LA of San Antonio	San Antonio, TX	Jan 4	P&A	SL	472,426	638,622
3	Fulton FSA	Atlanta, GA	Jan 4	P&A *	SB	1,380,514	2,016,621
4	Royal Oak FS&LA	Randallstown, MD	Jan 4	P&A	SL	29,154	27,310
5	Trident FS&LA FA	Newark, NJ	Jan 4	P&A *	SL	44,159	47,159
6	Connecticut FS&LA	Hartford, CT	Jan 11	P&A *	SL	13,680	17,375
7	Far West S&LA FA	Newport Beach, CA	Jan 11	P&A *	SL	2,981,632	3,714,988
8	Malibu SB FSB	Costa Mesa, CA	Jan 11	P&A *	SL	122,923	139,117
9	Beach SB FSB	Fountain Valley, CA	Jan 18	P&A *	SL	80,703	81,792
10	Irving FS&LA	Paterson, NJ	Jan 18	P&A *	SL	235,827	222,484
11	Center S&LA FA	Clifton, NJ	Jan 25	P&A *	SL	125,372	132,562
12	Columbia S&LA	Beverly Hills, CA	Jan 25	IDTR *	SL	5,645,608	5,358,626
13	Coral S&LA FA	Coral Springs, FL	Jan 25	P&A *	SL	31,658	32,197
14	Trustbank FSB	Tysons Corner, VA	Jan 25	P&A *	SB	1,509,206	1,823,394
15	Coreast FSB	Richmond, VA	Feb 1	P&A *	SB	993,237	1,209,981
16	First FSA of Toledo	Toledo, OH	Feb 1	P&A *	SL	1,016,062	1,022,500
17	George Washington FSA	Jonesborough, TN	Feb 1	P&A *	SL	13,313	14,586
18	Family S&LA FA	Seattle, WA	Feb 8	P&A *	SL	60,452	99,576
19	First FSA of Waynesboro	Waynesboro, TN	Feb 8	P&A *	SL	18,137	18,165
20	First Jersey Savings FA	Wyckoff, NJ	Feb 8	P&A *	SL	257,442	287,692
21	Peoples FSA FA	Bay St. Louis, MS	Feb 8	P&A *	SL	53,910	59,686
22	Unity S&LA FA	Beverly Hills, CA	Feb 8	P&A *	SL	444,026	454,475
23	First Northern Coop. BK FSB	Keene, NH	Feb 20	P&A *	SL	87,048	114,564
24	First FS FSB	Dallas, GA	Feb 22	P&A *	SL	36,235	37,523
25	Hollywood FSB	Hollywood, FL	Feb 22	P&A *	SB	1,369,899	1,525,465
26	Amerifederal SB FSB	Lawrenceville, NJ	Mar 1	IDTR *	SB	99,469	110,647
27	Peoples FSB	New Kensington, PA	Mar 1	P&A *	SL	98,599	107,564
28	Alexander Hamilton FS&LA	Paterson, NJ	Mar 8	P&A *	SL	212,882	210,702
29	Beacon FSA	Baldwin, NY	Mar 8	P&A *	SB	388,612	405,964
30	First Citizens S&LA FA	Fort Pierce, FL	Mar 8	P&A *	SL	199,317	200,485
31	First Federal SB	Huron, SD	Mar 8	P&A *	SB	49,950	51,933
32	First FSA of Wewoka	Wewoka, OK	Mar 8	P&A *	SL	27,898	32,917
33	Jefferson FS&LA	Birmingham, AL	Mar 8	P&A *	SL	488,725	666,471
34	Preferred SB FSB	High Point, NC	Mar 8	P&A *	SB	174,847	224,456

Table SC-91
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1991
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35	Amerifirst FSB	Miami, FL	Mar 15	P&A *	SB	2,872,239	3,575,040
36	Arcanum FS&LA	Arcanum, OH	Mar 15	P&A *	SL	46,771	45,361
37	Bell FSB	Upper Darby, PA	Mar 15	P&A *	SL	733,980	850,573
38	Home FSA of Kansas City	Kansas City, MO	Mar 15	P&A *	SL	2,623,786	2,944,195
39	Sovereign SB FSB	Palm Harbor, FL	Mar 15	P&A *	SB	33,828	38,909
40	American SB FSB	Ada, OK	Mar 22	P&A *	SL	90,436	110,234
41	Citizens Security Bank FA	Borger, TX	Mar 22	P&A *	SB	28,176	34,089
42	Federal SB FSB	Swainsboro, GA	Mar 22	P&A *	SB	131,244	150,907
43	First FSA of Chickasha	Chickasha, OK	Mar 22	P&A *	SL	153,087	161,381
44	Republic SB FSB	Rockville, MD	Mar 22	P&A *	SB	26,499	26,394
45	State Savings FSB	Jackson Heights, NY	Mar 22	P&A *	SL	393,817	445,379
46	United FSA of Iowa	Des Moines, IA	Mar 22	P&A *	SB	715,825	895,845
47	County Bank FSB	Santa Barbara, CA	Mar 27	P&A *	SB	961,737	1,172,063
48	Columbia FSA of Hamilton	Hamilton, OH	Apr 5	P&A *	SL	51,742	61,327
49	First FS&LA of Seminole Co FA	Sanford, FL	Apr 5	P&A *	SL	160,429	185,267
50	First FSB of Zion	Zion, IL	Apr 5	P&A *	SL	60,613	63,207
51	First FSB FSB	Ashburn, GA	Apr 5	P&A *	SB	30,573	30,156
52	Security FS&LA	Waterbury, CT	Apr 12	P&A *	SL	129,364	143,194
53	Chisholm FSA	Kingfisher, OK	Apr 19	P&A *	SL	147,099	154,401
54	Cimarron FSA	Muskogee, OK	Apr 19	P&A *	SL	713,933	781,965
55	Mercantile FSB	Southaven, MS	Apr 19	P&A *	SL	33,995	33,779
56	Metropolitan FS&LA	Nashville, TN	Apr 19	P&A *	SB	811,836	985,057
57	Prospect Park FSB	West Paterson, NJ	Apr 19	P&A *	SL	474,313	511,522
58	Augusta FSA	Baltimore, MD	Apr 26	P&A *	SB	132,558	151,333
59	Executive SB FSB	Marina Del Rey, CA	Apr 26	P&A *	SB	55,501	58,634
60	Home FS&LA FA	Algona, IA	Apr 26	P&A *	SL	116,937	134,307
61	John Hanson FSB	Beltsville, MD	Apr 26	P&A *	SB	658,563	840,701
62	Red River FS&LA	Lawton, OK	Apr 26	P&A *	SL	378,312	422,245
63	Sunbelt FS FSB	Irving, TX	Apr 26	P&A *	SB	4,265,330	6,038,921
64	Century FSB	Chicago, IL	May 3	P&A *	SB	24,375	25,857
65	First FS&LA of Pittsburg FA	Pittsburg, KS	May 3	P&A *	SL	143,505	290,886
66	Liberty SB FSB	Marietta, OH	May 3	P&A *	SB	17,762	17,787
67	Newton SB FSB	Fairfield, NJ	May 3	P&A *	SL	38,447	40,854
68	Security FS&LA	Albuquerque, NM	May 3	P&A *	SL	193,444	261,711

Table SC-91
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1991
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
69	Sentry FSA	Norfolk, VA	May 3	PO *	SB	47,246	50,295
70	Capital Fb For Savings	Chicago, IL	May 10	P&A	SB	33,403	39,274
71	Colonial FSB	Cranston, RI	May 10	PO *	SB	62,304	60,629
72	First FS&LA of Creston FA	Creston, IA	May 10	P&A *	SL	67,915	67,326
73	First FS&LA of Fargo FA	Fargo, ND	May 10	P&A *	SL	51,170	50,013
74	First FSA of Newton	Newton, KS	May 10	P&A *	SB	105,802	125,607
75	Guaranty FSA	Warner Robins, GA	May 10	P&A *	SB	23,606	25,648
76	Vermillion FSB	Abbeville, LA	May 10	P&A *	SB	17,570	17,825
77	Altus FSB	Mobile, AL	May 17	P&A *	SB	1,154,520	1,970,413
78	Ludington FSB	Ludington, MI	May 17	P&A *	SB	33,661	34,190
79	Far West FSB	Portland, OR	May 23	P&A *	SB	1,286,017	2,070,002
80	Progressive SB FSB	Pasadena, CA	May 24	P&A *	SL	373,666	388,336
81	Burleson Co. FSA	Caldwell, TX	May 31	P&A *	SB	31,986	31,475
82	Enterprise S&LA	Compton, CA	May 31	P&A *	SL	13,115	13,508
83	Goldome FSB	St. Petersburg, FL	May 31	P&A *	SB	1,320,508	1,476,880
84	New Merabank Texas FSB	El Paso, TX	May 31	P&A *	SB	744,873	1,157,911
85	United FSB	Smyrna, GA	May 31	P&A *	SB	106,033	119,333
86	Westerleigh FS&LA	Staten Island, NY	May 31	P&A *	SL	145,160	147,849
87	Dryades S&LA	New Orleans, LA	Jun 7	P&A *	SL	259,731	262,265
88	First Commerce SB FSB	Lowell, IN	Jun 14	P&A *	SB	10,520	10,886
89	Springfield FSA	Springfield, PA	Jun 14	P&A *	SL	95,318	97,522
90	Guardian FSA	Huntington Beach, CA	Jun 21	P&A *	SL	654,275	682,096
91	Metrobank FS&LA	Palisades Park, NJ	Jun 28	P&A *	SB	350,087	474,327
92	United FS&LA	Jonesboro, AR	Jun 28	P&A *	SL	136,677	142,465
93	Surety FS&LA	Morganton, NC	Jul 9	P&A *	SL	163,447	224,820
94	Danbury FS&LA	Danbury, CT	Jul 12	P&A *	SL	184,143	270,228
95	Fidelity FS&LA	Austin, TX	Jul 12	PO *	SL	56,885	67,044
96	Monycor FSB	Barron, WI	Jul 12	P&A *	SB	137,588	151,736
97	Pan American FSB	San Mateo, CA	Jul 12	P&A *	SL	250,176	287,190
98	Clinton S&LA	Clinton, OK	Jul 19	P&A	SL	21,565	22,220
99	Co-Operative FSB	Westmont, IL	Jul 19	P&A *	SL	46,985	74,903
100	New Metropolitan FSB	Hialeah, FL	Jul 19	P&A *	SL	43,214	18,440
101	Atlantic Financial FSB	San Francisco, CA	Jul 26	P&A *	SB	413,500	448,913
102	Westland FS&LA	Rawlins, WY	Jul 26	P&A	SL	31,705	31,809

Table SC-91
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1991
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
103	Coral Coast FSB	Boynton Beach, FL	Aug 2	P&A *	SB	60,341	61,158
104	Standard FS&LA	Columbia, SC	Aug 2	P&A *	SB	280,738	319,651
105	First FS&LA of Thief River Falls	Thief River Falls, MN	Aug 9	P&A	SL	55,516	54,605
106	Great American FSA	San Diego, CA	Aug 9	P&A *	SB	7,230,789	9,523,603
107	Larchmont FS&LA	Larchmont, NY	Aug 9	P&A	SL	123,595	123,777
108	Centre SA FA	Arlington, TX	Aug 16	P&A *	SL	15,618	15,233
109	First American FSB	Tucson, AZ	Aug 16	IDTR*	SB	130,273	144,988
110	First FS&LA	Mt. Vernon, OH	Aug 23	P&A	SL	74,359	73,142
111	Merchants & Mechanics FSB	Springfield, OH	Aug 23	P&A	SB	206,081	209,860
112	New Age FSA	St. Louis, MO	Aug 23	P&A *	SL	9,585	9,238
113	Future FSB	Louisville, KY	Aug 30	P&A	SB	408,926	422,336
114	Homestead FSA	Middletown, PA	Aug 30	P&A *	SL	180,986	223,248
115	United SB FSB	Prestonsburg, KY	Aug 30	P&A *	SB	39,317	39,869
116	Bay FSB	West Palm Beach, FL	Sep 6	P&A *	SL	54,053	58,064
117	Heartland S&LA	LA Mesa, CA	Sep 6	P&A	SL	120,790	121,671
118	United Home Federal	Toledo, OH	Sep 6	P&A	SL	446,860	443,424
119	Davy Crockett FSA	Crockett, TX	Sep 13	PO *	SB	48,311	50,532
120	Evergreen FS&LA	Charleston, WV	Sep 13	P&A *	SB	34,959	40,271
121	Abraham Lincoln FSA	Dresher, PA	Sep 19	P&A *	SB	166,964	189,089
122	Eastern FSA of Sayville	Sayville, NY	Sep 27	P&A	SL	264,912	249,533
123	First FS&LA	Beaumont, TX	Sep 27	P&A	SL	251,734	251,153
124	Gold River SB	Fair Oaks, CA	Sep 27	P&A	SL	21,944	24,140
125	Home FS&LA of Harlan	Harlan, IA	Sep 27	P&A	SL	89,021	91,411
126	Nutley SB Sla	Nutley, NJ	Sep 27	P&A	SL	178,510	188,649
127	Plymouth FSA	Plymouth, MA	Sep 27	P&A *	SB	137,835	174,717
128	Santa Paula S&LA	Santa Paula, CA	Sep 27	P&A	SL	242,557	280,667
129	United Savings of America	Chicago, IL	Sep 27	P&A	SL	1,067,681	1,160,926
130	Homebank FSA	Gilford, NH	Oct 10	P&A *	SB	192,059	255,081
131	First FSA	Lubbock, TX	Oct 11	P&A *	SB	222,486	223,669
132	Life FSB	Clearwater, FL	Oct 11	P&A *	SL	88,524	107,603
133	The First FA	Orlando, FL	Oct 11	P&A	SL	960,802	1,066,094
134	Oak Tree FSB	New Orleans, LA	Oct 13	P&A *	SL	2,256,189	2,214,549
135	Citizens FSA	Jacksonville, FL	Oct 16	P&A *	SB	66,972	65,710
136	First FS&LA	Pontiac, MI	Oct 16	P&A *	SB	558,620	916,980

Table SC-91
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1991
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
137	Marine View FSB	Middletown, NJ	Nov 1	P&A *	SL	107,526	119,221
138	Cobb FSA	Marietta, GA	Nov 8	P&A *	SB	82,813	83,159
139	Delta FSB	Westminster, CA	Nov 8	P&A *	SL	59,123	63,064
140	Chase FS&LA	Philadelphia, PA	Nov 22	P&A *	SL	46,011	46,857
141	Peoples FSA	Ottumwa, IA	Nov 22	P&A *	SB	33,662	34,316
142	Western FS&LA	Clenview, IL	Nov 22	P&A *	SL	26,424	33,164
143	White Horse FS&LA	Trenton, NJ	Nov 22	P&A *	SL	67,897	72,477
144	Investors FSB	Richmond, VA	Dec 13	P&A *	SB	1,431,239	2,057,643
Summary Information:							
Total Institutions: 144		Total Transactions:		P&A	137	65,173,122	78,898,704
				PO	4		
				IDTR	3		

*Placed in RTC conservatorship prior to resolution.

Table SC-92
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1992
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1	Hansen FSA	Hammonton, NJ	Jan 10	P&A *	SL	427,259	572,398
2	Hansen FSB	Palm Beach Garden, FL	Jan 10	P&A *	SL	43,441	51,816
3	Perpetual SB	Vienna, VA	Jan 10	P&A	SB	2,447,078	2,892,072
4	Advanced FSB	Northridge, CA	Jan 24	PO *	SB	23,557	23,089
5	Pelican Homestead SA	Metairie, LA	Jan 31	P&A	SL	1,489,485	1,284,313
6	Security FSA	Panama City, FL	Jan 31	P&A *	SB	100,444	107,078
7	United Savings of America	Melbourne, FL	Feb 7	P&A	SL	293,368	327,158
8	Alpha Indian Rock FS&LA	Philadelphia, PA	Feb 28	P&A *	SL	7,677	7,208
9	Irvington FSB	Glen Burnie, MD	Feb 28	P&A *	SL	43,203	43,817
10	Lemont FSA	Lemont, IL	Feb 28	P&A *	SL	188,801	193,664
11	Vista FSA	Reston, VA	Feb 28	P&A *	SB	108,736	113,212
12	Ukranian FS&LA	Philadelphia, PA	Mar 12	P&A *	SL	72,642	74,915
13	Carrollton Homestead Assn. FA	New Orleans, LA	Mar 13	P&A *	SL	32,646	35,856
14	First Ohio SB	St. Bernard, OH	Mar 13	P&A	SB	31,768	40,774
15	Flagler FS&LA	Miami, FL	Mar 27	P&A	SL	1,493,111	1,601,277
16	Commonwealth FSB	Manassas, VA	Apr 3	P&A *	SB	64,780	72,536
17	First State SA	Sedalia, MO	Apr 3	P&A	SL	163,947	166,121
18	Federal SA of VA	Falls Church, VA	Apr 10	P&A *	SB	29,585	31,479
19	Security 1ST FS&LA	Daytona Beach, FL	Apr 10	P&A	SL	904,202	1,013,550
20	Valley FS&LA	Van Nuys, CA	Apr 10	P&A	SL	1,549,633	1,996,340
21	First FSB of South Dakota	Rapid City, SD	Apr 24	P&A	SB	169,948	155,900
22	First South FSB	Columbia, SC	Apr 24	P&A *	SL	48,503	56,956
23	Shenandoah FSA	Martinsburg, WV	May 8	P&A *	SB	69,001	94,195
24	First FSA	Lewiston, ME	May 21	P&A *	SB	76,333	83,004
25	Home Unity FS&LA	Lafayette Hill, PA	Jun 4	P&A *	SL	632,317	684,804
26	Cooper River FSA	North Charleston, SC	Jun 5	P&A *	SB	201,442	228,859
27	First American FSB	Greensboro, NC	Jun 5	P&A *	SB	639,124	804,316
28	Republic FSB	Matteson, IL	Jun 5	P&A *	SB	264,244	290,292
29	Volunteer FSA	Little Ferry, NJ	Jun 5	P&A *	SL	49,370	51,240
30	Cherokee Valley FSA	Cleveland, TN	Jun 12	P&A *	SB	124,432	142,536
31	Columbia Banking FSA	Rochester, NY	Jun 12	P&A *	SL	1,078,091	1,277,433
32	San Clemente FSB	San Clemente, CA	Jun 12	P&A *	SB	205,745	220,368
33	Coastal FSB	New London, CT	Jun 19	P&A *	SB	224,473	238,194
34	First Home FSA	Pittsburgh, PA	Jun 19	P&A *	SL	129,271	131,686

Table SC-92
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1992
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
35	First Newport FSB	Newport Beach, CA	Jun 19	P&A *	SB	34,365	35,042
36	Jacksonville FSB	Jacksonville, FL	Jun 26	P&A *	SB	147,507	150,884
37	Homefed Bank FA	San Diego, CA	Jul 6	P&A *	SB	8,903,571	12,175,590
38	Home FSB	Norfolk, VA	Jul 10	P&A *	SB	195,186	224,198
39	Southern FSA of GA	Atlanta, GA	Jul 10	P&A *	SL	151,424	159,982
40	Transohio FSB	Cleveland, OH	Jul 10	P&A *	SB	2,396,269	3,370,809
41	Liberty FSB	Warrenton, VA	Jul 17	P&A *	SL	86,915	91,966
42	New England FSA	Wellesley, MA	Jul 17	P&A *	SB	118,091	137,307
43	First FS&LA of Russell CO FA	Phenix City, AL	Jul 24	P&A *	SL	80,457	86,987
44	Citadel FS&LA	Charleston, SC	Aug 7	P&A *	SB	37,571	38,978
45	Birmingham FSB	Birmingham, AL	Aug 21	P&A *	SL	82,123	91,770
46	Potomac FSB	Silver Spring, MD	Aug 28	P&A *	SB	68,838	72,326
47	Piedmont FSA	Manassas, VA	Oct 9	P&A *	SB	370,085	444,605
48	Security FS&LA	Jackson, MS	Oct 16	P&A *	SL	271,387	276,476
49	Standard FSA	Gaithersburg, MD	Oct 21	P&A *	SB	1,539,974	1,717,520
50	Homestead FSA	San Francisco, CA	Oct 30	P&A *	SL	1,234,402	1,314,538
51	First FSB of GA FA	Winder, GA	Nov 6	P&A *	SB	97,532	108,173
52	The Overland Park FS&LA	Overland Park, KS	Nov 13	P&A *	SL	95,324	213,413
53	Crestline FS&LA	Crestline, OH	Nov 20	P&A *	SL	26,775	27,455
54	Irving Fb For Savings FSB	Chicago, IL	Nov 20	P&A *	SB	246,268	246,965
55	Polifly FS&LA	New Milford, NJ	Nov 20	P&A *	SL	374,000	457,974
56	Carteret FSB	Madison, NJ	Dec 4	P&A *	SL	2,716,356	4,827,462
57	Second National FSA	Salisbury, MD	Dec 4	P&A *	SB	1,159,197	1,572,770
58	Security FSB	Vineland, NJ	Dec 4	P&A *	SL	857,581	1,185,897
59	Palm Beach FSA	Palm Beach Garden, FL	Dec 8	P&A *	SB	54,369	59,403
Summary Information:							
Total Institutions: 59		Total Transactions:		P&A	58	34,773,224	44,196,946
				PO	1		

*Placed in RTC conservatorship prior to resolution.

Table SC-93
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1993
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1	Life FSB	Baton Rouge, LA	Jan 29	P&A *	SB	16,512	16,753
2	Old Stone FSB	Providence, RI	Jan 29	P&A *	SB	1,704,347	1,847,236
3	Vista FSA	Canoga Park, CA	Jan 29	PO *	SB	94,489	105,114
4	The Guardian Bank a FSB	Boca Raton, FL	Mar 16	P&A *	NM	69,245	75,564
5	Pioneer FS&LA	Prairie Village, KS	Apr 2	P&A *	SL	128,001	132,850
6	Western FSB	Marina Del Ray, CA	Jun 4	P&A *	SL	2,704,214	3,796,241
7	Golden State FSB	Irvine, CA	Aug 13	PO *	SB	46,554	50,629
8	Amador Valley S&LA	Pleasanton, CA	Sep 10	P&A	SL	41,150	41,886
9	Westside Bank a FSB	Los Angeles, CA	Sep 24	PO *	NM	76,949	81,689
Summary Information:							
Total Institutions:		9	Total Transactions:		P&A	6	
					PO	3	
						4,881,461	6,147,962

*Placed in RTC conservatorship prior to resolution.

Table SC-94
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1994
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1	Encino SB FSB	Encino, CA	Jun 3	P&A	SB	89,098	92,470
2	Cornerstone Bank FSB	Mission Viejo, CA	Dec 16	P&A	SB	38,410	44,345
Summary Information:							
Total Institutions: 2		Total Transactions:		P&A	2	127,508	136,815

Table SC-95
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1995
 (Dollar amounts in thousands)

	Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1	Continental Savings of Amer FSLA	San Francisco, CA	Apr 28	P&A	SL	363,505	370,405
2	American S&LA	New York, NY	May 5	P&A	SL	55,070	64,728
Summary Information:							
	Total Institutions: 2		Total Transactions:	P&A	2	418,575	435,133

Table SC-96
SAIF/FSLIC Closings and Assistance Transactions
 Calendar Year 1996
 (Dollar amounts in thousands)

Name	Location	Date of Failure	Transaction Type	Charter Class	Total Deposits	Total Assets
1 Union Federal Bank, FSB	Los Angeles, CA	Aug 09	P&A	SB	32,745	32,576
Total Institutions: 1					32,745	32,576

Source:
 Office of Thrift Supervision, Thrift Financial Report

*Notes to Tables SC-84 through SC-96
SAIF/FSLIC Closings and Assistance Transactions
Calendar Years 1984 - 1996*

General Comments:

Assets and deposits are as of the quarter before failure.

The abbreviations used to describe each institution's transaction type are fully described below:

<i>A/A</i>	<i>Open bank assistance, FSLIC rehabilitation</i>
<i>ABT</i>	<i>Asset backed transfer with FSLIC assistance</i>
<i>IDTR</i>	<i>Insured deposit transfer or assumption</i>
<i>P&A</i>	<i>Purchase & assumption of liabilities</i>
<i>PO</i>	<i>Payoff of insured deposits</i>
<i>REP</i>	<i>Reprivatization</i>