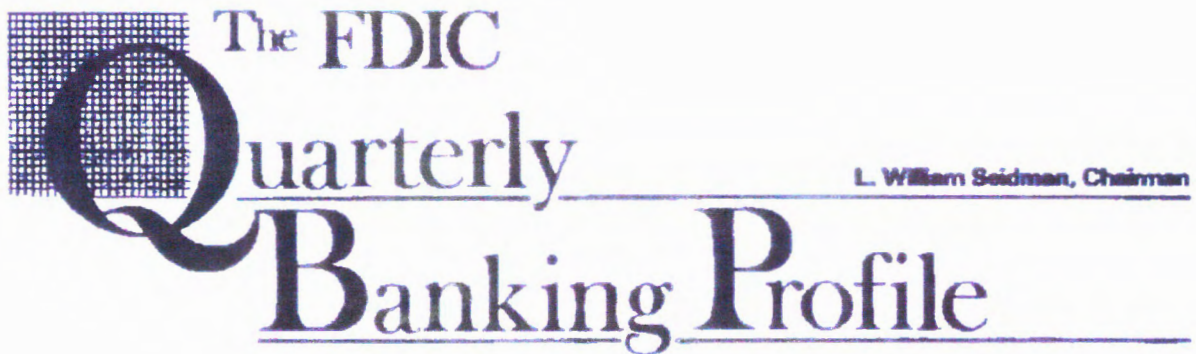


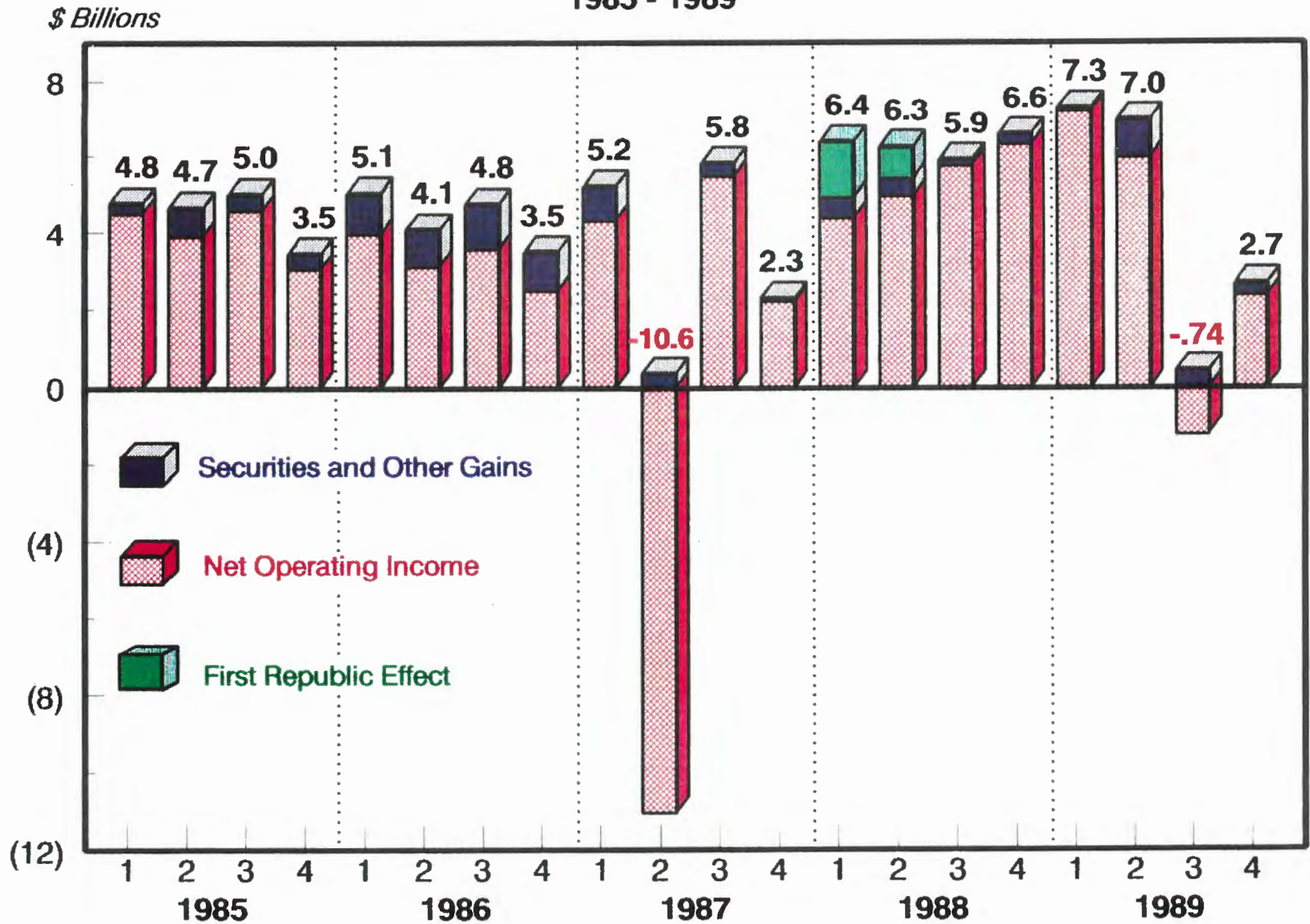
# *Highlights of -*



**Fourth Quarter**

**1989**

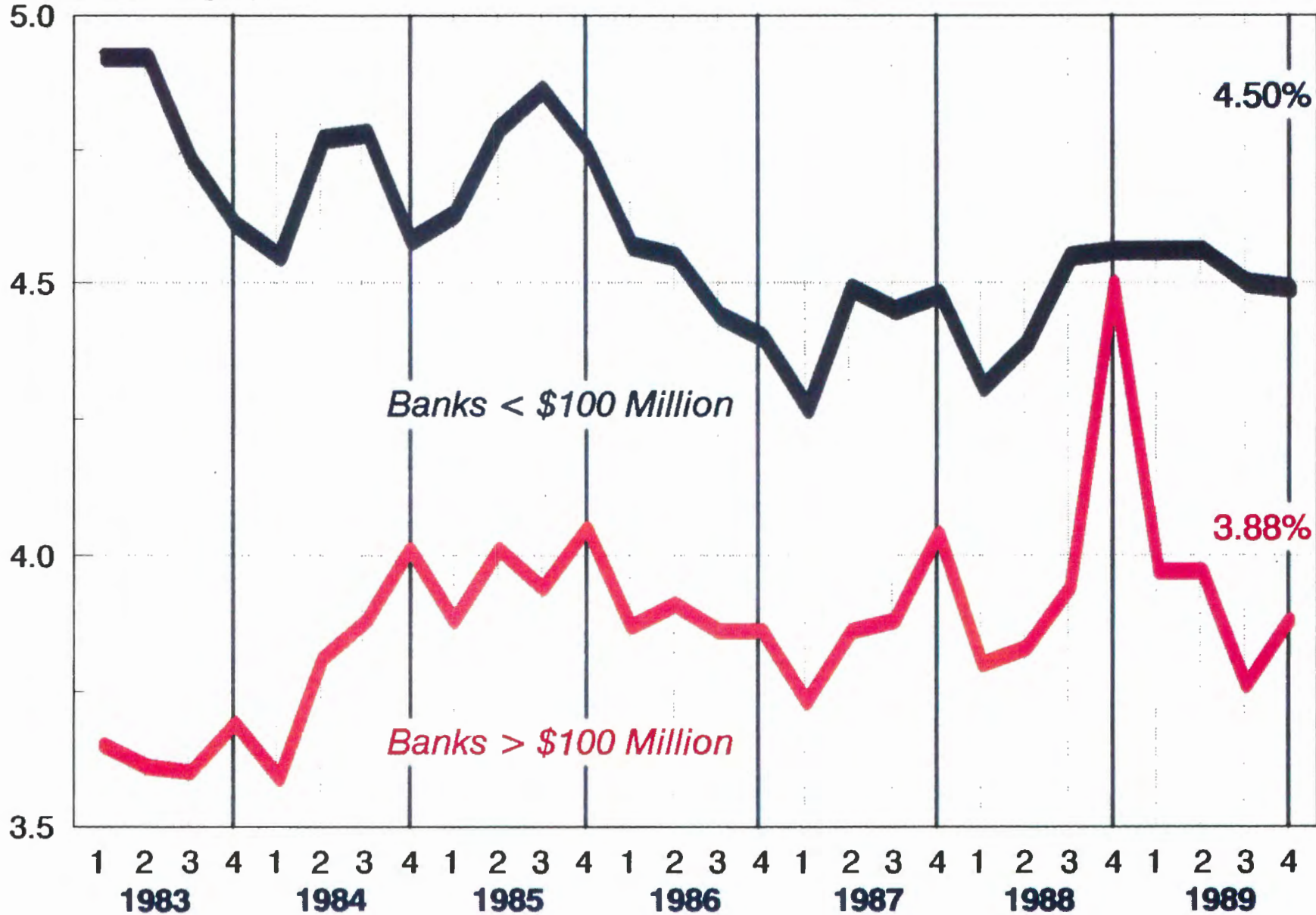
## Quarterly Net Income of FDIC-Insured Banks 1985 - 1989



# Quarterly Net Interest Margins

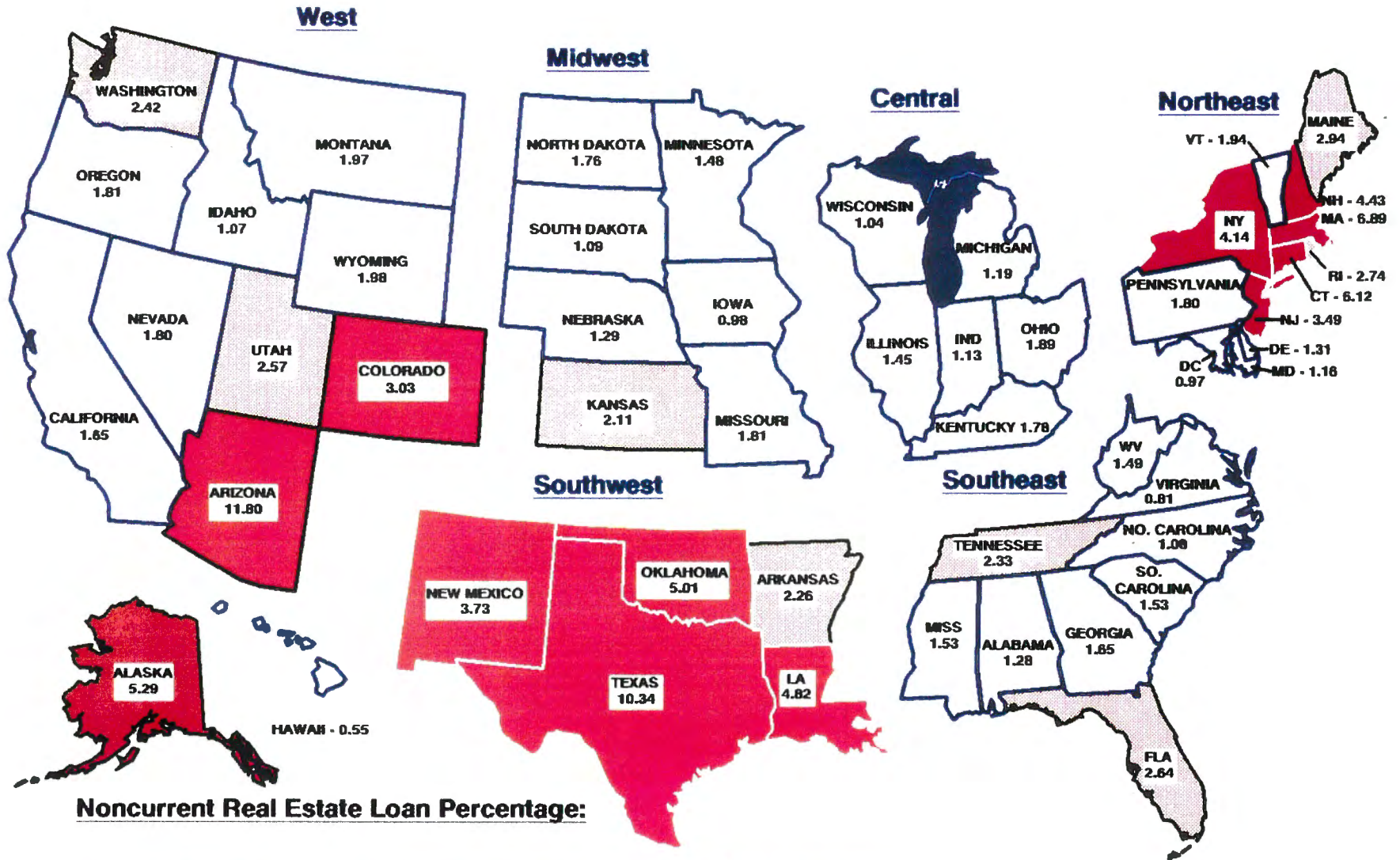
1983 - 1989

Net Interest Margin (%)





## Noncurrent Real Estate Loan Rates by State as of December 31, 1989



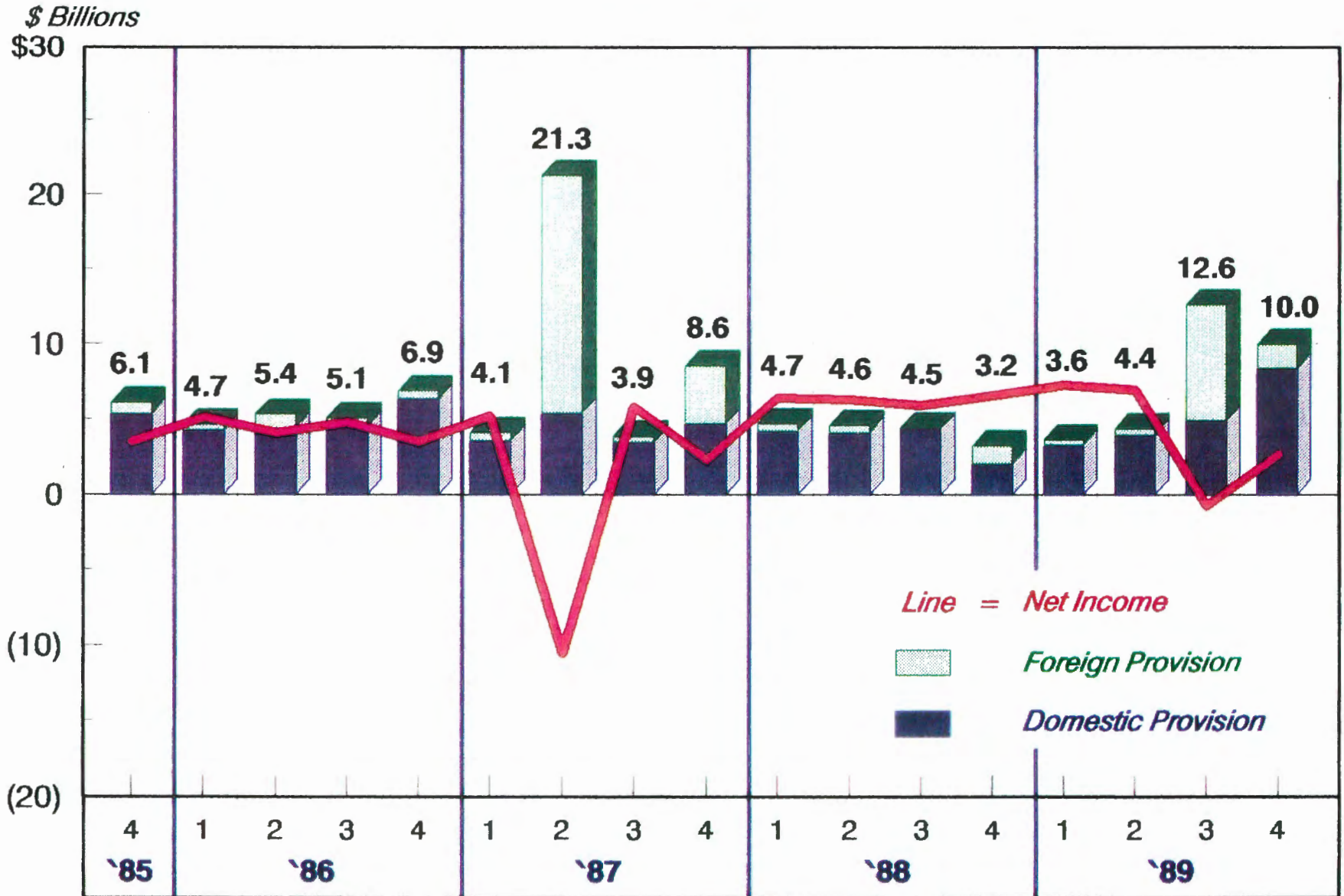
**Noncurrent Real Estate Loan Percentage:**

2% or Less

Between 2% and 3%

3% or Higher

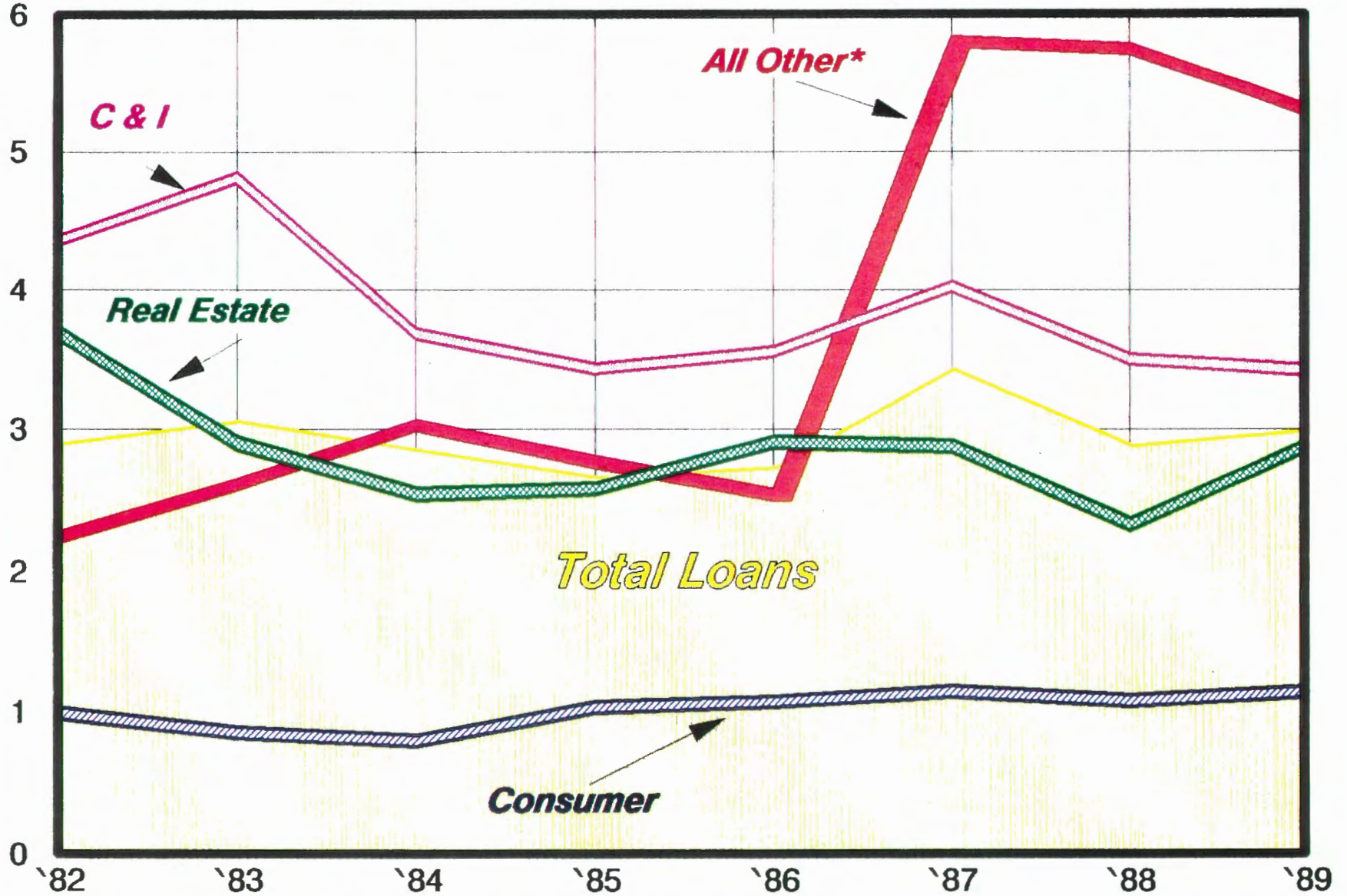
## Quarterly Domestic and International Loan-Loss Provisioning 1985 - 1989





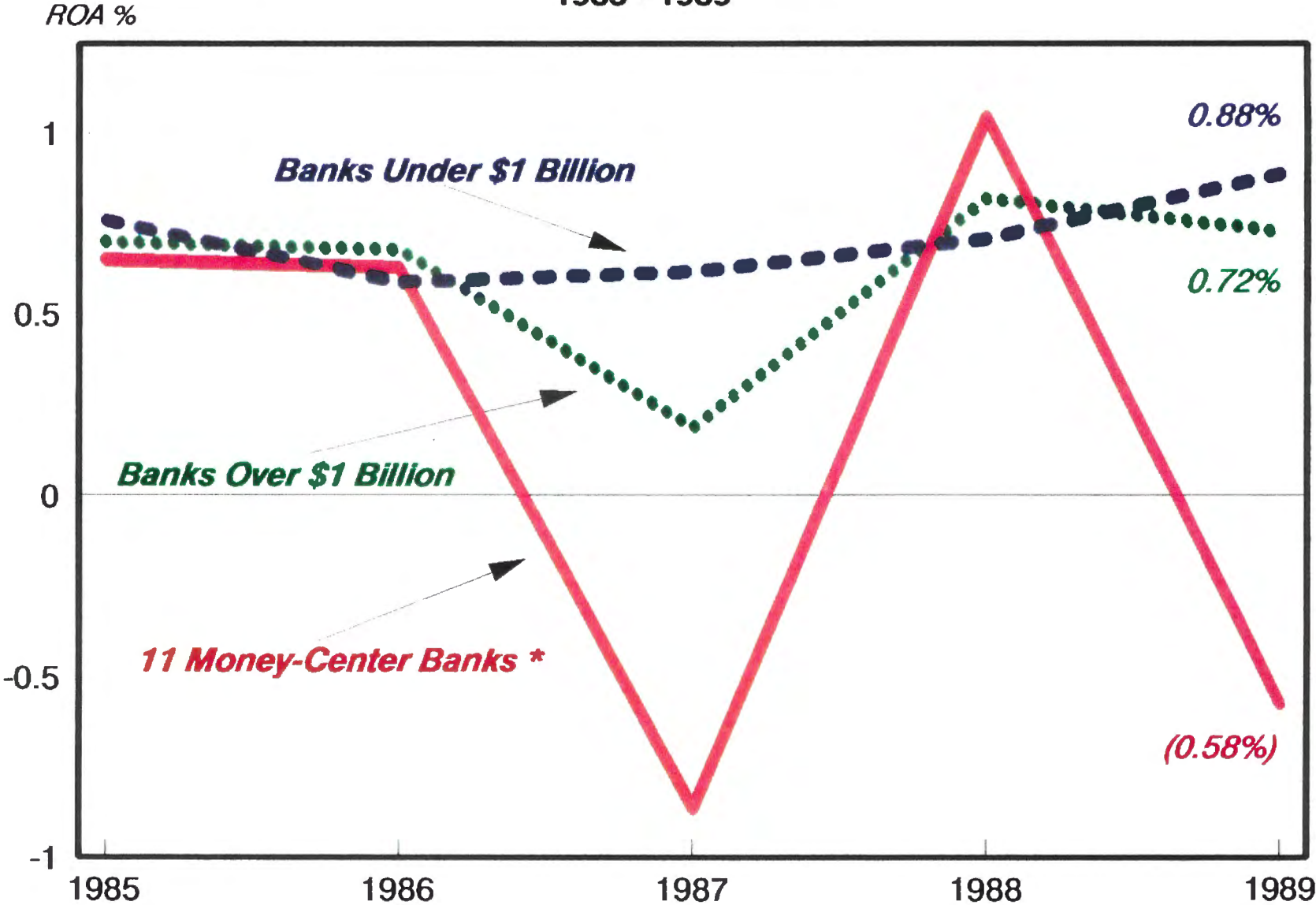
## Noncurrent Loan Rates at Year-end 1982 - 1989

% of Loans



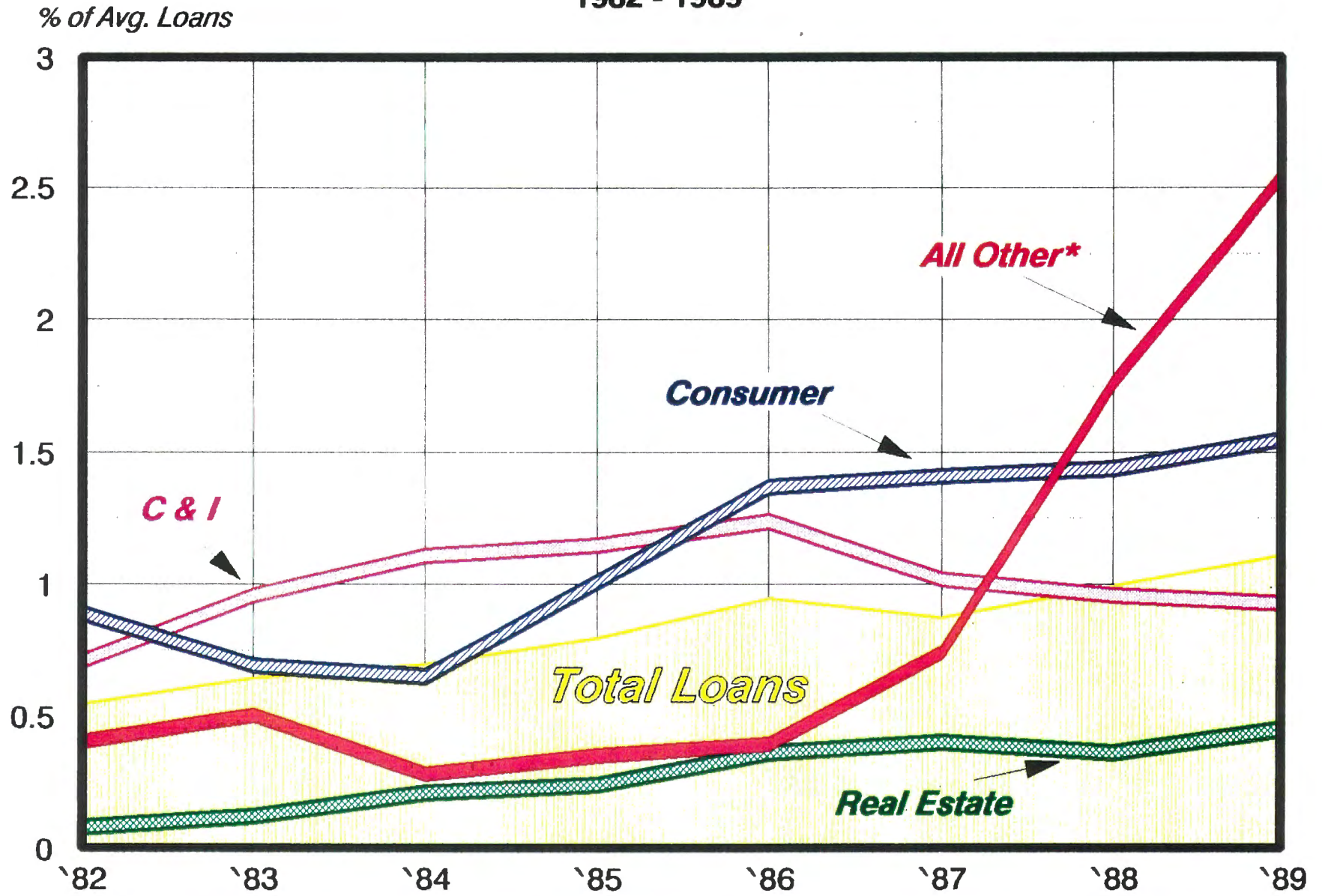
\*Includes loans to foreign governments, depository institutions and lease receivables.

# Annual ROA of Money-Center, Regional and All Other Banks 1985 - 1989



\*11 Money Center Banks: CitiBank, Chase Manhattan, Chemical, Bankers Trust, Morgan Guaranty, Manufacturers Hanover, First National Bank of Boston, Bank of New York, Republic National Bank, First Nat'L. Chicago, Continental Bank

## Annual Net Loan Charge-Off Rates 1982 - 1989

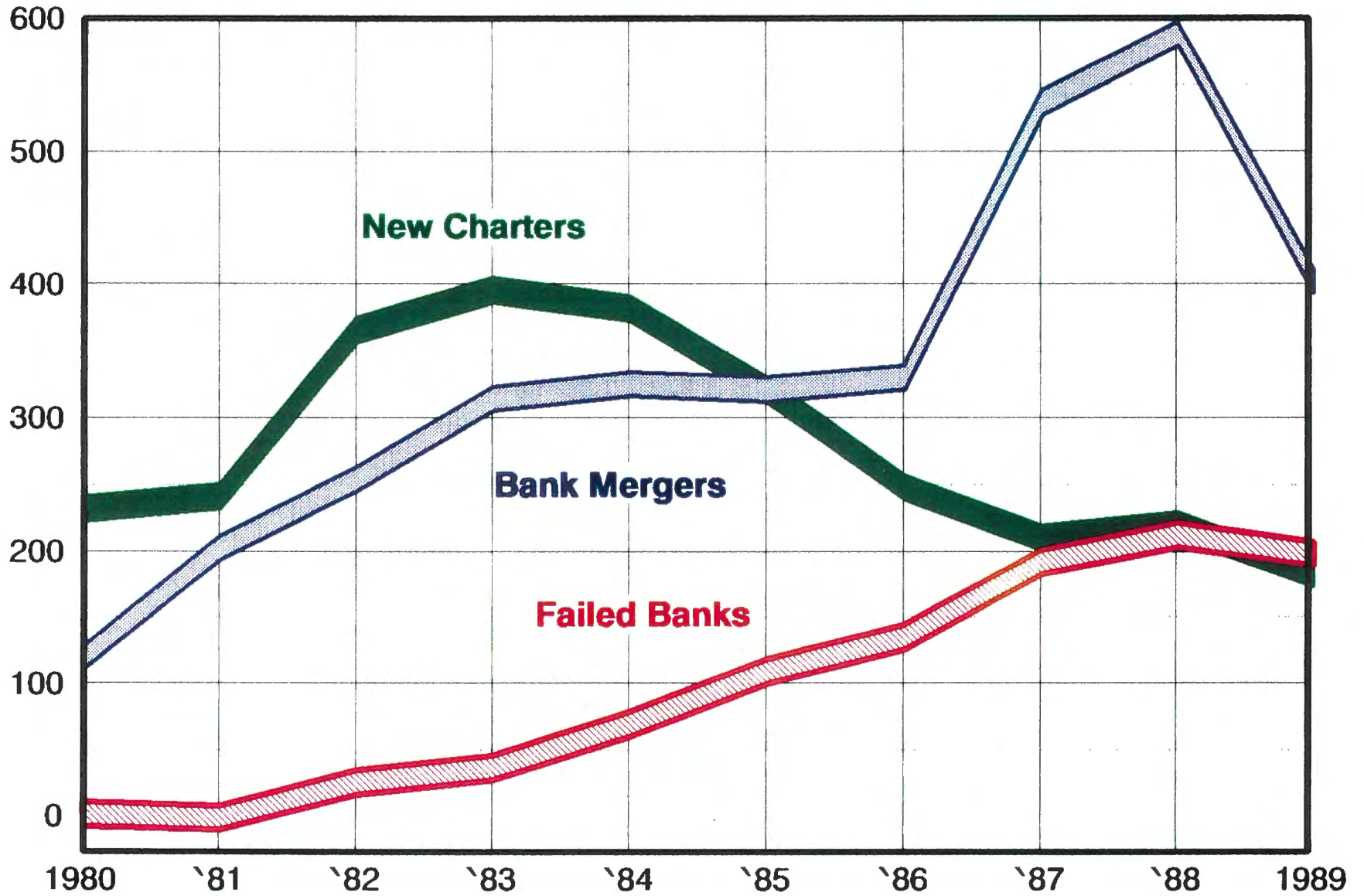


\*Includes loans to foreign governments, depository institutions and lease receivables.



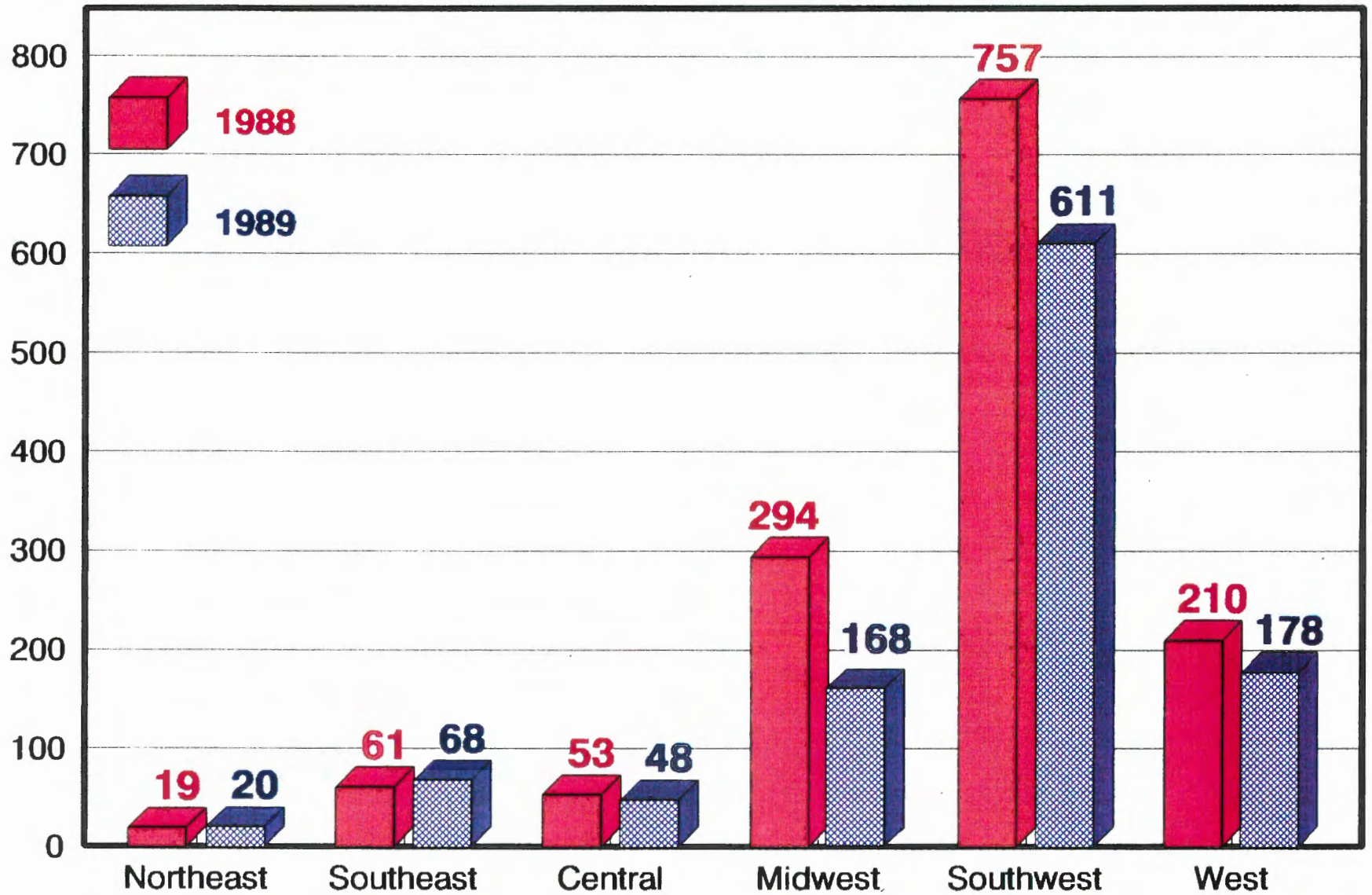
# Structural Changes Among FDIC-Insured Commercial Banks 1980 - 1989

*Number of Banks*



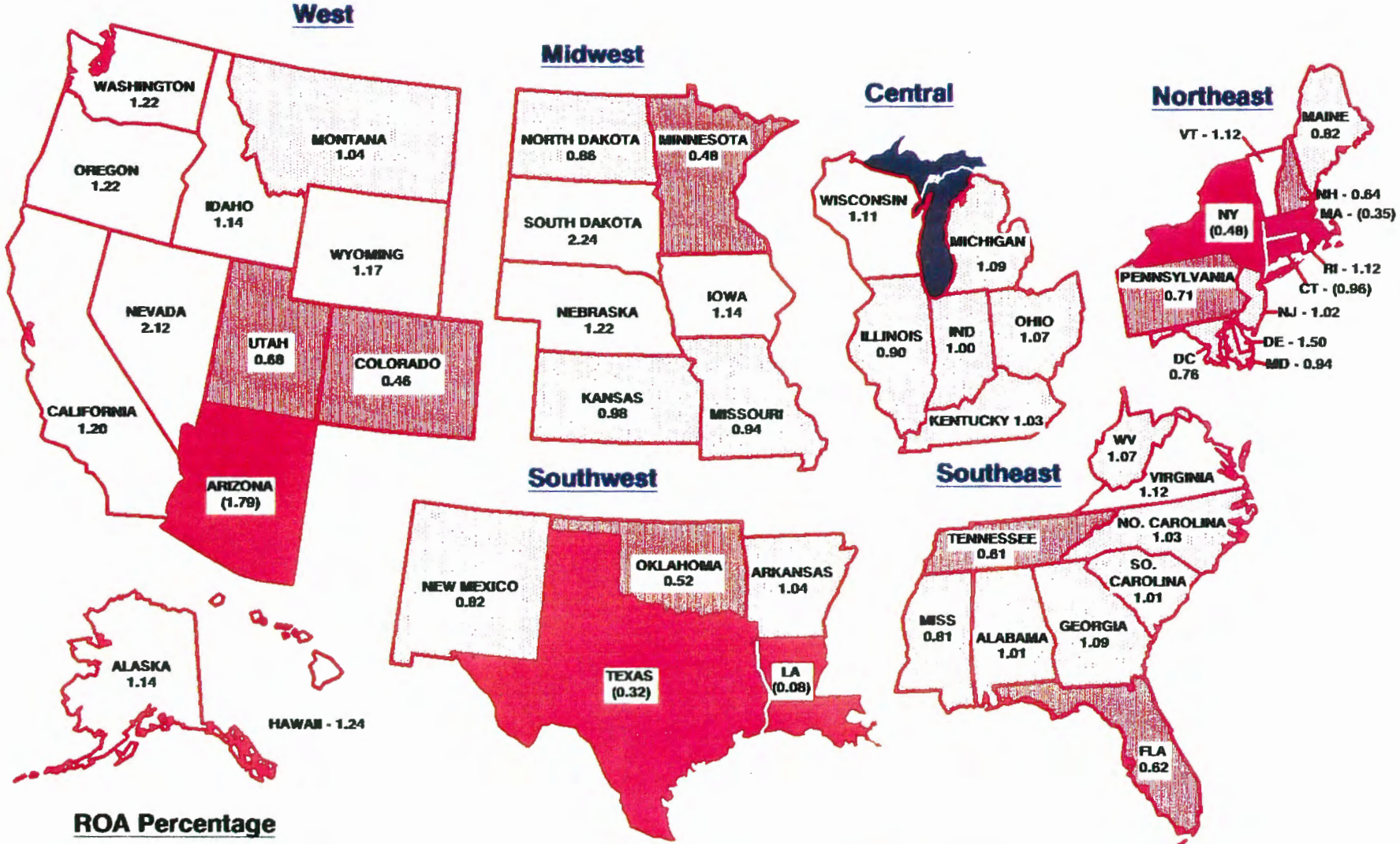
### Number of "Problem" Banks by Region at Year-end 1988 and 1989

*Number of Banks*





# Return on Assets Calendar Year, 1989

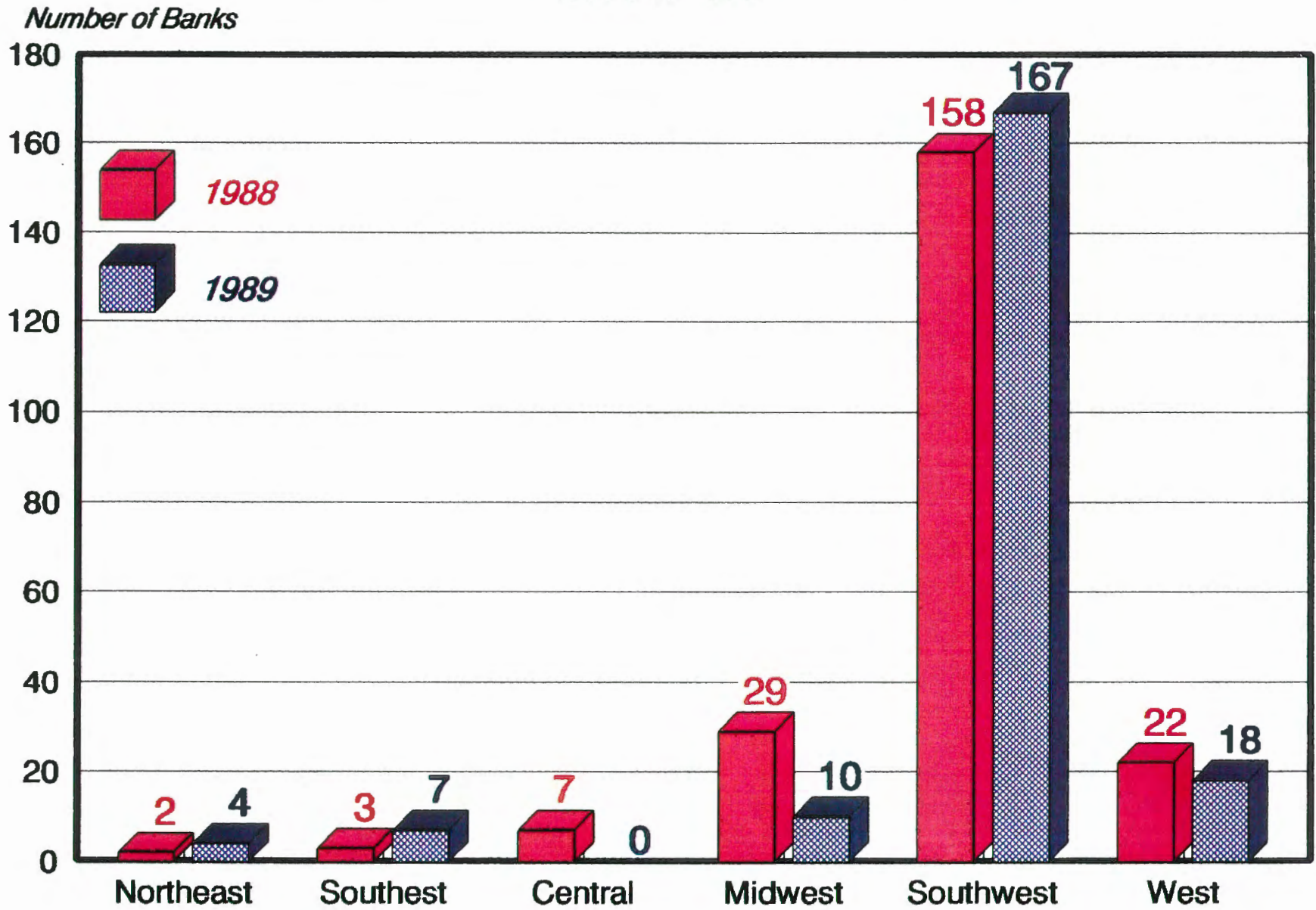


**ROA Percentage**

- Less than 0%
- 0 to 0.75%
- 0.76 to 1.10%
- 1.11% and Higher



## Number of Failed Banks by Region 1988 and 1989



# Real Estate Loans by State

## December 31, 1989

(Dollars in Millions)

Ordered by Percent Noncurrent

State	Rank	Percent Noncurrent	Total RE Loans Outstanding	RE Loan Growth '88 - '89
Arizona	1	11.80	7,448	(15.1)
Texas	2	10.34	29,954	(11.8)
Massachusetts	3	6.89	31,305	1.5
Connecticut	4	6.12	15,347	9.9
Alaska	5	5.29	647	(37.9)
Oklahoma	6	5.01	5,033	0.0
Louisiana	7	4.82	8,444	5.1
New Hampshire	8	4.43	3,803	1.2
New York	9	4.14	103,872	15.7
New Mexico	10	3.73	2,883	8.8
New Jersey	11	3.49	30,939	7.0
Colorado	12	3.03	5,932	3.6
Maine	13	2.94	3,283	11.7
Rhode Island	14	2.74	4,285	3.0
Florida	15	2.64	47,892	18.5
Utah	16	2.57	3,070	5.8
Washington	17	2.42	11,435	25.8
Tennessee	18	2.33	12,091	10.1
Arkansas	19	2.26	4,955	8.1
Kansas	20	2.11	5,390	7.3
Wyoming	21	1.98	637	7.2
Montana	22	1.97	990	7.0
Vermont	23	1.94	2,822	12.1
Ohio	24	1.89	24,183	10.9
Oregon	25	1.81	4,593	18.2
Missouri	26	1.81	16,740	9.1

State	Rank	Percent Noncurrent	Total RE Loans Outstanding	RE Loan Growth '88 - '89
Nevada	27	1.80	2,044	22.8
Pennsylvania	28	1.80	35,850	16.9
Kentucky	29	1.78	9,838	15.5
North Dakota	30	1.76	1,185	11.8
California	31	1.65	104,778	27.8
Georgia	32	1.65	15,780	12.2
Mississippi	33	1.53	4,823	10.8
South Carolina	34	1.53	6,689	22.2
West Virginia	35	1.49	4,604	8.2
Minnesota	36	1.48	9,921	7.1
Illinois	37	1.45	34,194	15.0
Delaware	38	1.31	4,968	31.2
Nebraska	39	1.29	2,594	10.5
Alabama	40	1.28	9,303	12.4
Michigan	41	1.19	21,679	13.4
Maryland	42	1.16	16,540	11.4
Indiana	43	1.13	14,074	9.7
South Dakota	44	1.09	1,058	9.4
North Carolina	45	1.08	20,892	15.5
Idaho	46	1.07	1,380	11.6
Wisconsin	47	1.04	13,050	11.1
Iowa	48	0.98	5,637	10.5
District of Columbia	49	0.97	6,337	15.4
Virginia	50	0.81	19,411	15.3
Hawaii	51	0.55	4,610	14.5



# Real Estate Loans by State

## December 31, 1989

(Dollars in Millions)

Ordered by Total Real Estate Loans Outstanding

State	Rank	Total RE Loans Outstanding	RE Loan Growth '88 - '89	Percent Noncurrent
California	1	104,778	27.8	1.65
New York	2	103,872	15.7	4.14
Florida	3	47,892	18.5	2.64
Pennsylvania	4	35,850	16.9	1.80
Illinois	5	34,194	15.0	1.45
Massachusetts	6	31,305	1.5	6.89
New Jersey	7	30,939	7.0	3.49
Texas	8	29,954	(11.8)	10.34
Ohio	9	24,183	10.9	1.89
Michigan	10	21,679	13.4	1.19
North Carolina	11	20,892	15.5	1.08
Virginia	12	19,411	15.3	0.81
Missouri	13	16,740	9.1	1.81
Maryland	14	16,540	11.4	1.16
Georgia	15	15,780	12.2	1.65
Connecticut	16	15,347	9.9	6.12
Indiana	17	14,074	9.7	1.13
Wisconsin	18	13,050	11.1	1.04
Tennessee	19	12,091	10.1	2.33
Washington	20	11,435	25.8	2.42
Minnesota	21	9,921	7.1	1.48
Kentucky	22	9,836	15.5	1.78
Alabama	23	9,303	12.4	1.28
Louisiana	24	8,444	5.1	4.82
Arizona	25	7,446	(15.1)	11.80
South Carolina	26	6,689	22.2	1.53

State	Rank	Total RE Loans Outstanding	RE Loan Growth '88 - '89	Percent Noncurrent
District of Columbia	27	6,337	15.4	0.97
Colorado	28	5,932	3.6	3.03
Iowa	29	5,637	10.5	0.98
Kansas	30	5,390	7.3	2.11
Oklahoma	31	5,033	0.0	5.01
Delaware	32	4,966	31.2	1.31
Arkansas	33	4,955	8.1	2.26
Mississippi	34	4,823	10.8	1.53
Hawaii	35	4,610	14.5	0.55
West Virginia	36	4,604	8.2	1.49
Oregon	37	4,593	18.2	1.81
Rhode Island	38	4,285	3.0	2.74
New Hampshire	39	3,803	1.2	4.43
Maine	40	3,283	11.7	2.94
Utah	41	3,070	5.8	2.57
New Mexico	42	2,883	8.8	3.73
Vermont	43	2,822	12.1	1.94
Nebraska	44	2,594	10.5	1.29
Nevada	45	2,044	22.8	1.80
Idaho	46	1,380	11.6	1.07
North Dakota	47	1,185	11.8	1.76
South Dakota	48	1,058	9.4	1.09
Montana	49	990	7.0	1.97
Alaska	50	647	(37.9)	5.29
Wyoming	51	637	7.2	1.98



# Real Estate Loans by State

## December 31, 1989

(Dollars in Millions)

Ordered by Real Estate Loan Growth

State	Rank	RE Loan Growth '88 - '89	Total RE Loans Outstanding	Percent Noncurrent
Delaware	1	31.2	4,968	1.31
California	2	27.8	104,778	1.65
Washington	3	25.8	11,435	2.42
Nevada	4	22.8	2,044	1.80
South Carolina	5	22.2	6,689	1.53
Florida	6	18.5	47,892	2.64
Oregon	7	18.2	4,593	1.81
Pennsylvania	8	16.9	35,850	1.80
New York	9	15.7	103,872	4.14
Kentucky	10	15.5	9,838	1.78
North Carolina	11	15.5	20,892	1.08
District of Columbia	12	15.4	8,337	0.97
Virginia	13	15.3	19,411	0.81
Illinois	14	15.0	34,194	1.45
Hawaii	15	14.5	4,610	0.55
Michigan	16	13.4	21,679	1.19
Alabama	17	12.4	9,303	1.28
Georgia	18	12.2	15,780	1.65
Vermont	19	12.1	2,822	1.94
North Dakota	20	11.8	1,185	1.76
Maine	21	11.7	3,283	2.94
Idaho	22	11.6	1,380	1.07
Maryland	23	11.4	16,540	1.16
Wisconsin	24	11.1	13,050	1.04
Ohio	25	10.9	24,183	1.89
Mississippi	26	10.8	4,823	1.53

State	Rank	RE Loan Growth '88 - '89	Total RE Loans Outstanding	Percent Noncurrent
Iowa	27	10.5	5,637	0.98
Nebraska	28	10.5	2,594	1.29
Tennessee	29	10.1	12,091	2.33
Connecticut	30	9.9	15,347	6.12
Indiana	31	9.7	14,074	1.13
South Dakota	32	9.4	1,058	1.09
Missouri	33	9.1	16,740	1.81
New Mexico	34	8.8	2,883	3.73
West Virginia	35	8.2	4,604	1.49
Arkansas	36	8.1	4,955	2.26
Kansas	37	7.3	5,390	2.11
Wyoming	38	7.2	637	1.98
Minnesota	39	7.1	9,921	1.48
Montana	40	7.0	990	1.97
New Jersey	41	7.0	30,939	3.49
Utah	42	5.8	3,070	2.57
Louisiana	43	5.1	8,444	4.82
Colorado	44	3.6	5,932	3.03
Rhode Island	45	3.0	4,285	2.74
Massachusetts	46	1.5	31,305	6.89
New Hampshire	47	1.2	3,803	4.43
Oklahoma	48	0.0	5,033	5.01
Texas	49	(11.8)	29,954	10.34
Arizona	50	(15.1)	7,448	11.80
Alaska	51	(37.9)	647	5.29