OTS RELEASES NOVEMBER ENFORCEMENT STATISTICS

WASHINGTON, D.C., Feb. 3, 1997 -- The Office of Thrift Supervision (OTS) reported today that it completed six enforcement actions in November 1996. This brings to 98 the number of enforcement actions by OTS since Jan. 1, 1996.

For the month of November 1996 there were:

- 3 cease and desist orders.
- 2 civil money penalty orders.
- 1 removal and/or prohibition orders.

Distribution among the five OTS regions was as follows:

<table>
<thead>
<tr>
<th></th>
<th>NE</th>
<th>SE</th>
<th>Central</th>
<th>Midwest</th>
<th>West</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cease and Desist</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Civil Money Penalty</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Removal/Prohibition</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
</tbody>
</table>
The following orders were issued in November:


5. Universal Bank, Orange, Calif., Docket 05801, civil money penalty, effective Nov. 22, 1996.

The following outstanding enforcement actions were terminated in November:


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The Office of Thrift Supervision (OTS), a bureau of the U.S. Treasury, regulates and supervises the nation's thrift industry. OTS' mission is to ensure the safety and soundness of thrift institutions and to support their role as home mortgage lenders and providers of other community credit and financial services.

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