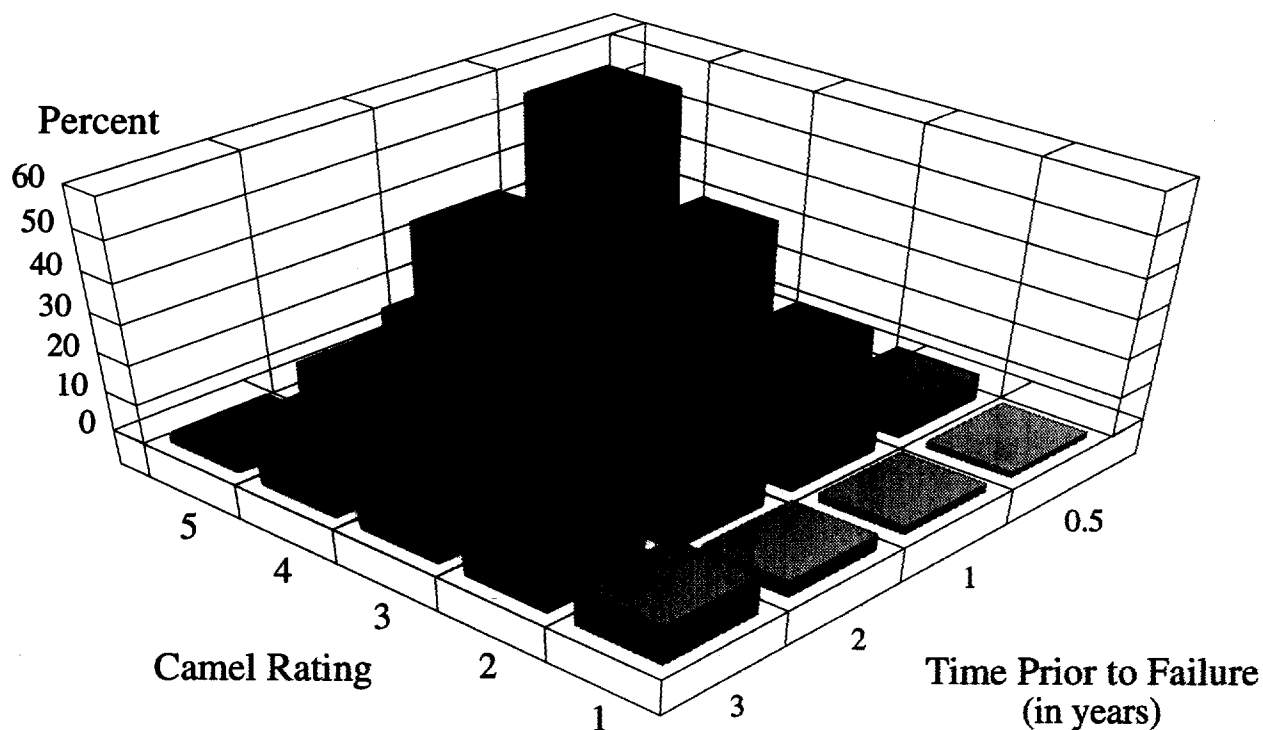


**Figure 1**

# Supervisory Ratings of Failed Banks, 1980-1994

## U.S. Total



Camel Rating	Time Prior to Failure (in years)			
	3	2	1	0.5
5	2.8%	7.8%	32.8%	54.4%
4	18.4	31.1	37.3	28.6
3	23.2	26.4	16.5	9.1
2	46.1	30.7	11.3	6.5
1	9.6	4.0	2.1	1.4