

TABLE 1				
ESTIMATED FAIR DEPOSIT INSURANCE PREMIUM RATES				
50 LARGEST BANK HOLDING COMPANIES				
JUNE, 1996				
CLOSURE THRESHOLD		MEAN		MEDIAN
RHO = 1.0		8.39e-08		1.71e-10
RHO=0.97		6.72e-06		4.82e-08
RHO=0.95		0		1.45e-06
RHO=0.90		0.003		0.0004
TABLE 2				
ESTIMATED NET SUBSIDY RATES				
SIX PERCENT REGULATORY COST ASSUMPTION				
CLOSURE THRESHOLD		MEAN		MEDIAN
RHO=1.0		-0.005		-0.0032
RHO=0.97		-0.005		-0.0032
RHO=0.95		-0.005		-0.0031
RHO=0.90		-0.002		-0.0026

TABLE 3				
ESTIMATED NET SUBSIDY RATES				
THREE PERCENT REGULATORY COST ASSUMPTION				
CLOSURE THRESHOLD		MEAN		MEDIAN
RHO=1.0		-0.003		-0.0016
RHO=0.97		-0.003		-0.0016
RHO=0.95		-0.003		-0.0015
RHO=0.90		0		-0.0012