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The tougher new regulations under the savings-and-loan bailout law are accelerating the thrift industry 's shrinking act q:i-h-h a_for:e-i a:e-p n:x p:e-u-i q:i-h-h n:x n:x n:x n:x n:x v_cause:e-i-p q:i-h-h n:x n:x v:e-i n_of:x-i
       Largely to meet tougher new capital requirements x:e-u x:e-i-h v:e-i-p a_for:e-i a:e-p n:x n:x v:e-i-p q:i-h-h n:x n:x card:i-i-c card:i-i-c p:e-u-i mofy:x-c _ p:e-u-i v:e-i-p q:i-h-h n:x p:e-u-i v:e-i-p q:i-h-h n:x _ n:x 
          Industry assets as of Aug. 31 were $ 1.31 trillion , the lowest since August 1988 .

n:x n:x p:e-u-i p:e-u-i mofy:x-c dofm:x-c v_id:e-p-i n:x card:i-i-c card:i-i-c q:i-h-h a:e-i p:e-u-i mofy:x-c yofc:x-c
   As thrifts sell assets to improve their capital-to-asset ratio , as required under the new law passed in August , they must also reduce liabilities , such as deposits x:e-h-h n:x v:e-i-p n:x v:e-i-p
         As interest rates paid depositors were lowered v_cause:e-i-p n:x n_of:x-i v:e-i-p n_of:x-i 
                                                                                                                                                                                        third consecutive month in which thrifts shed assets to increase the size of their capital in relation to their assets , the Office of Thrift Supervision said ord:i-i-c a:e-p n:x p:e-u-i _ n:x v:e-i-p n:x x:e-h-h v_cause:e-i-p q:i-h-h n:x p:e-x-i q:i-h-h n:x p:e-u-i p:e-u-i p:e-u-i p:e-u-i p:e-u-i p:e-u-i q:i-h-h n:x _ q:i-h-h n.x _ q:i
                  The asset shrinkage was particularly concentrated in several large California institution: q:i-h-h n:x n:x _ a:e-e v_on:e-i-p p:e-u-i a:e-p a:e-p named:x-c n:x
                                                                                                                                                                                                                                                                                                                    industry is well under way , " said Bert Ely , an industry consultant in Alexandria , Va n:x _ x:e-u p:e-u-i n_i:x _ v_to:e-i-h-i named:x-c _ named:x-
"This suggests the bailout law is having a more dramatic effect than anyone would have imagined so soon . "

_ x:x v_to:e-i-h-i q:i-h-h n:x n:x _ v:e-i-i q:i-h-h comp:e-u-u a:e-p n:x _ person:x v_modal:e-h _ v:e-i-p comp:e-u-u time_n:x _ _ = ...
          "August is a month when people are paying school tuition , " he said mofty:x-c v_id:e-p-i q:i-h-h n:x _ n_of:x-i _ v_for:e-i-i-i n:x n:x _ pron:x v_to:e-i-h-i _
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