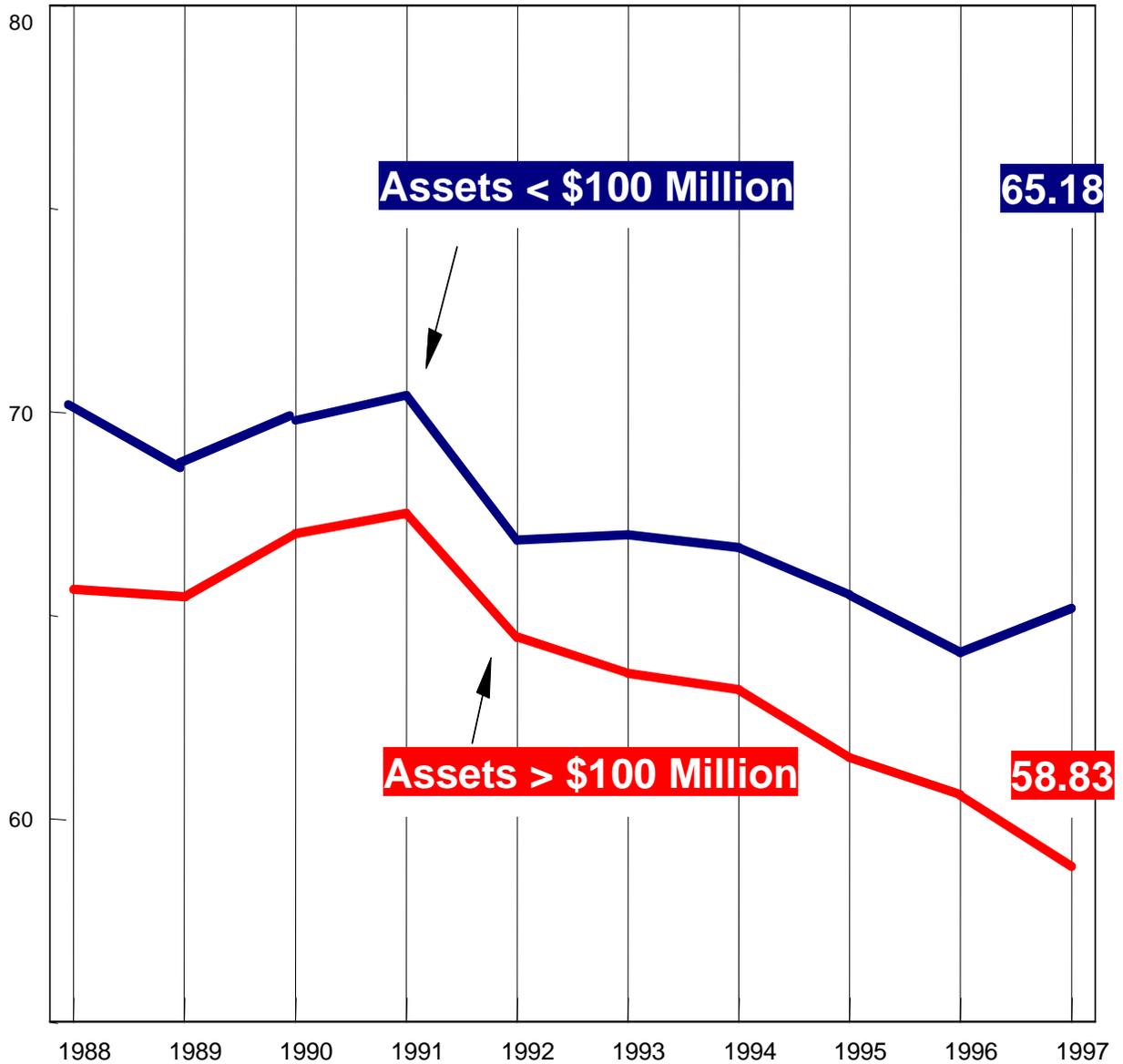


Annual Efficiency Ratios* 1988 - 1997

Efficiency Ratio (%)



Assets < \$100 Million

70.19 68.65 69.80 70.41 66.85 66.98 66.67 65.50 64.10 65.18

Assets > \$100 Million

65.64 65.46 67.01 67.50 64.46 63.58 63.17 61.50 60.59 58.83

Total

66.17 65.80 67.29 67.78 64.68 63.85 63.44 61.76 60.79 59.15

* Noninterest expense less amortization of intangible assets as a percent of net interest income plus noninterest income.