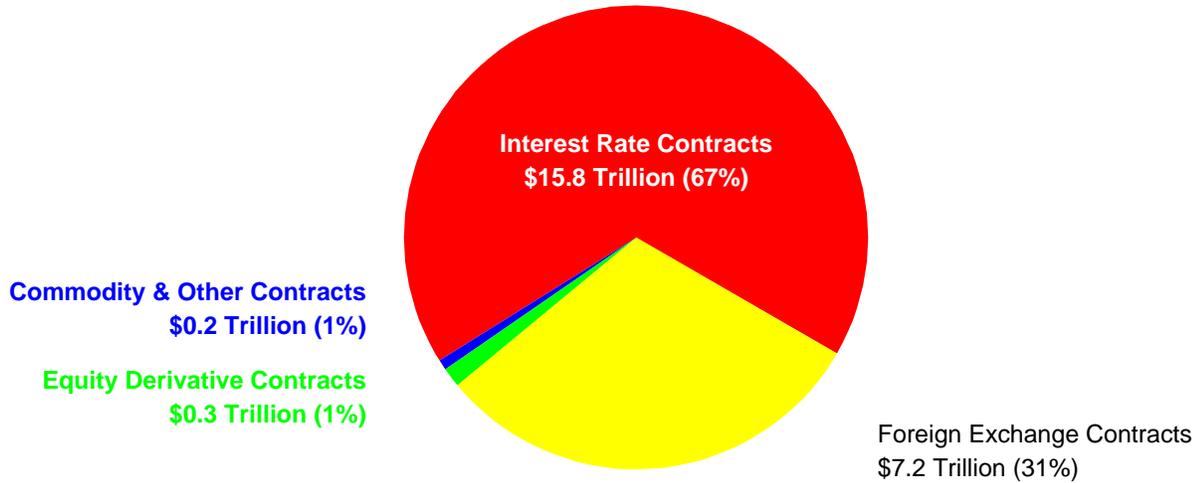


Purpose of Off-Balance-Sheet Derivatives*

Held for Trading

Notional Amounts

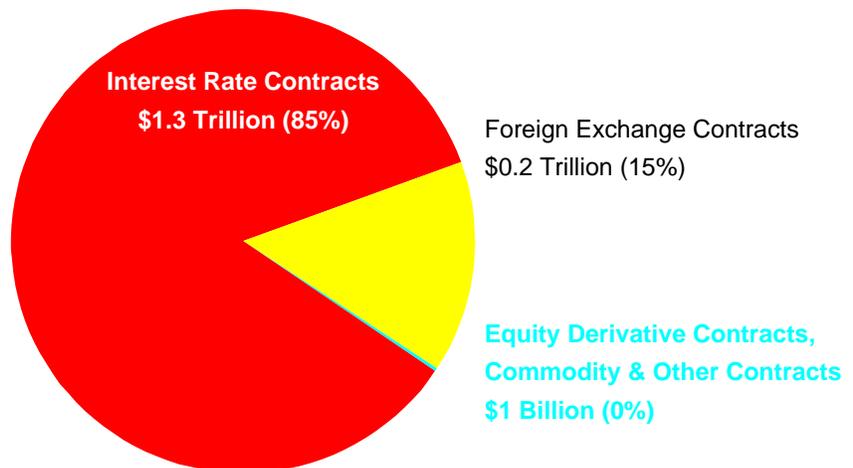
December 31, 1997



Not Held for Trading

Notional Amounts

December 31, 1997



* Notional amounts do not represent either the net market position or the credit exposure of banks' off-balance-sheet derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$317 billion are not included.