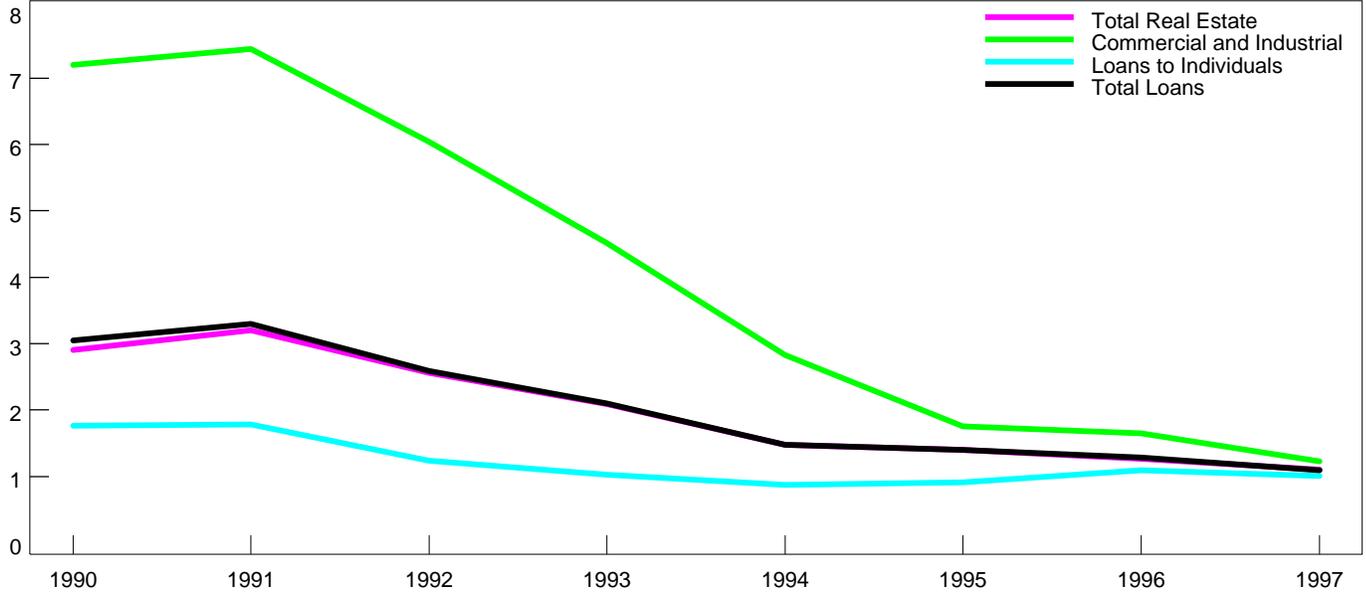


Noncurrent Loan Rates at Year-end

1990 - 1997

Percent of Loans



Note: Noncurrent loan rates represent the percentage of loans that are past due 90 days or more or in nonaccrual status.

Annual Net Charge-off Rates on Loans

1990 - 1997

Percent of Loans

