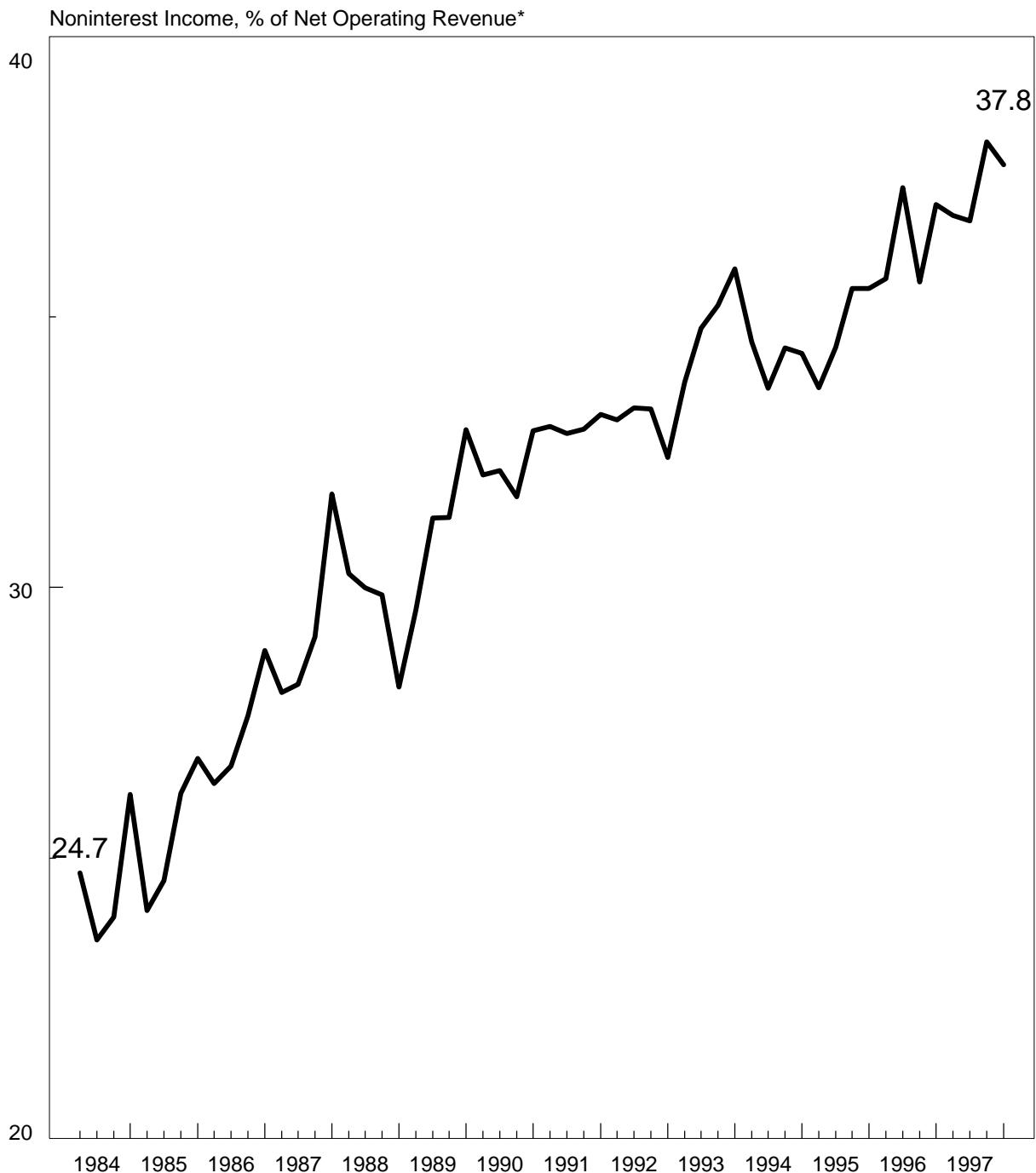


Noninterest Income Provides a Growing Proportion of Bank Revenue

1984 - 1997



*Net operating revenue equals net interest income plus noninterest income.