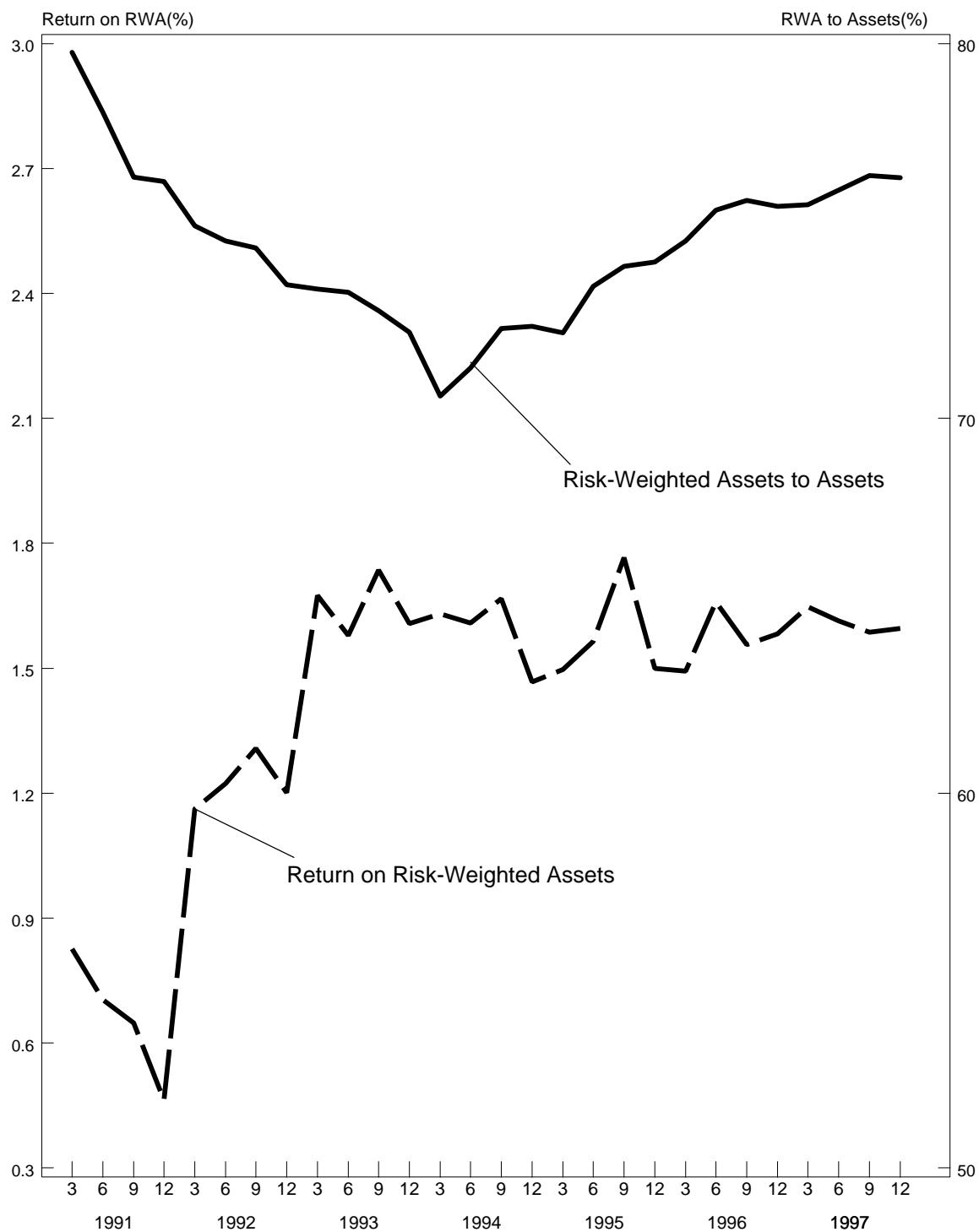


Quarterly Return on Risk-Weighted Assets (RWA),*
and RWA to Total Assets
1991 - 1997



* Assets weighted according to risk categories used in regulatory capital computations.