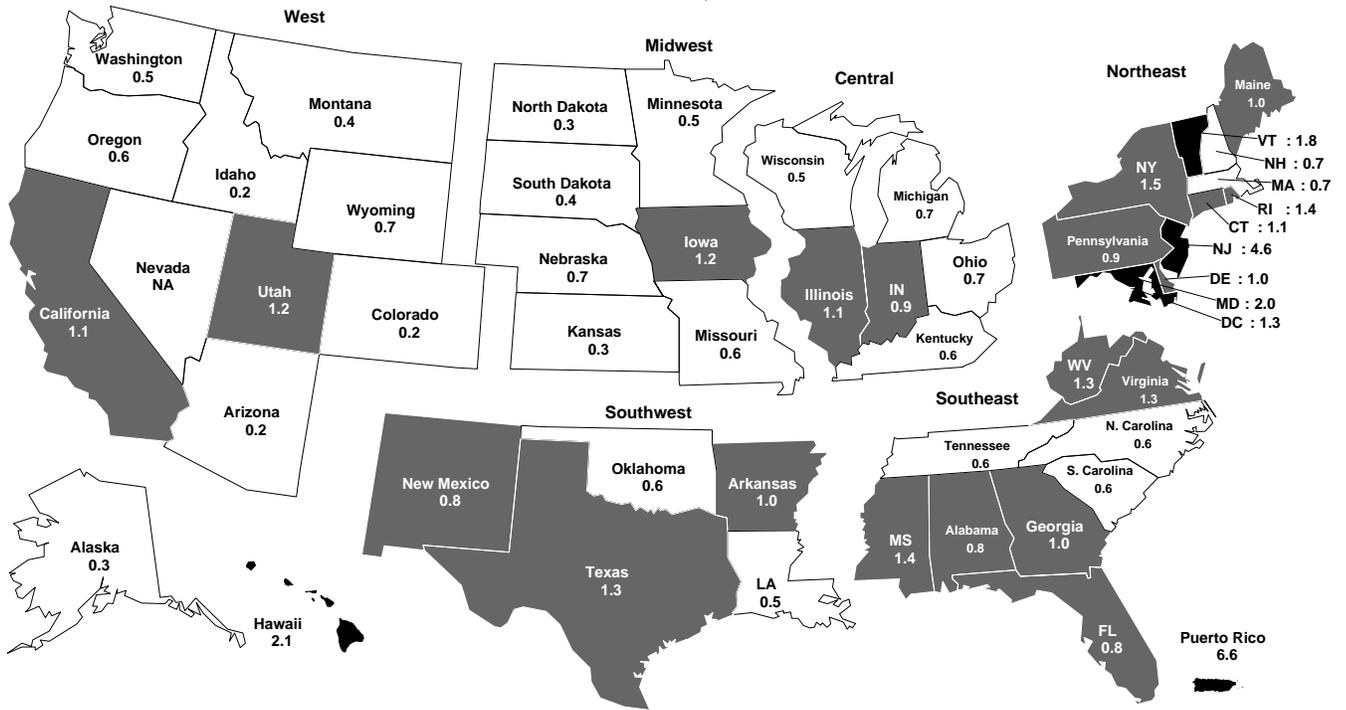
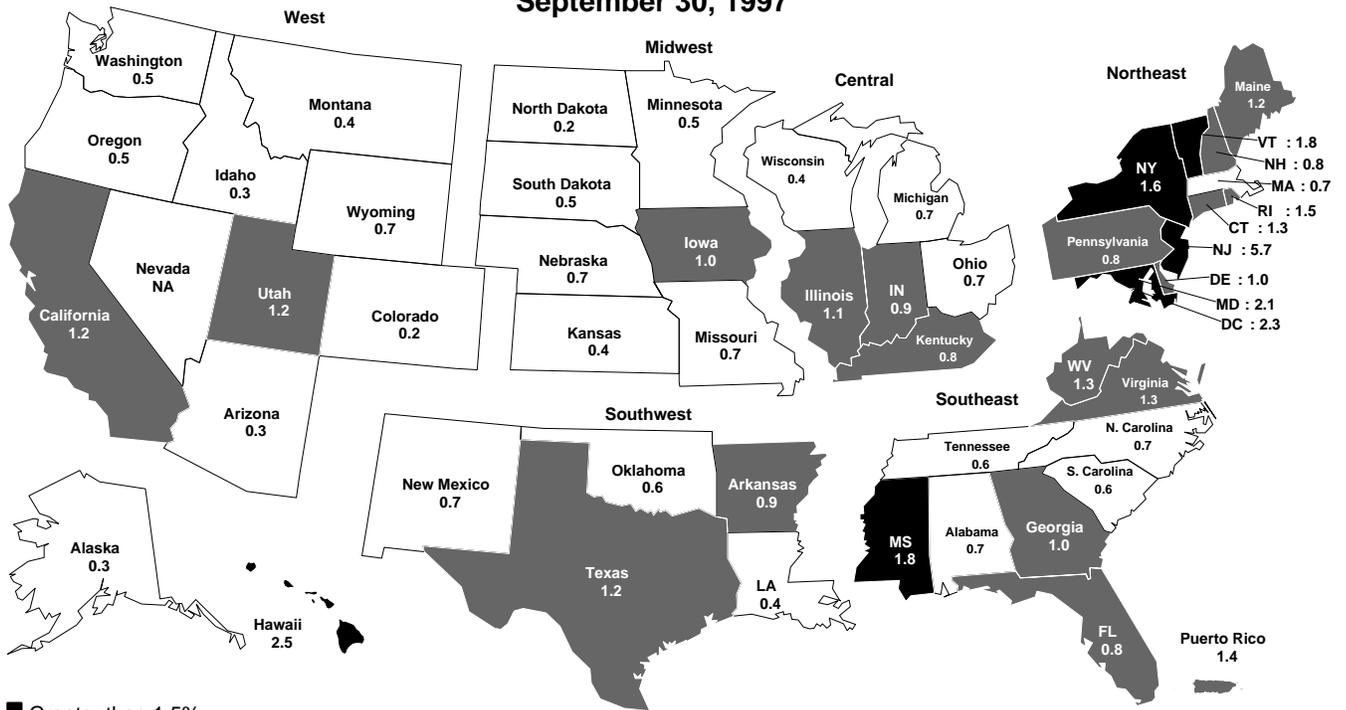


Noncurrent Loan Rates* December 31, 1997



September 30, 1997



- Greater than 1.5%
- Between .75% and 1.5%
- Less than .75%

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