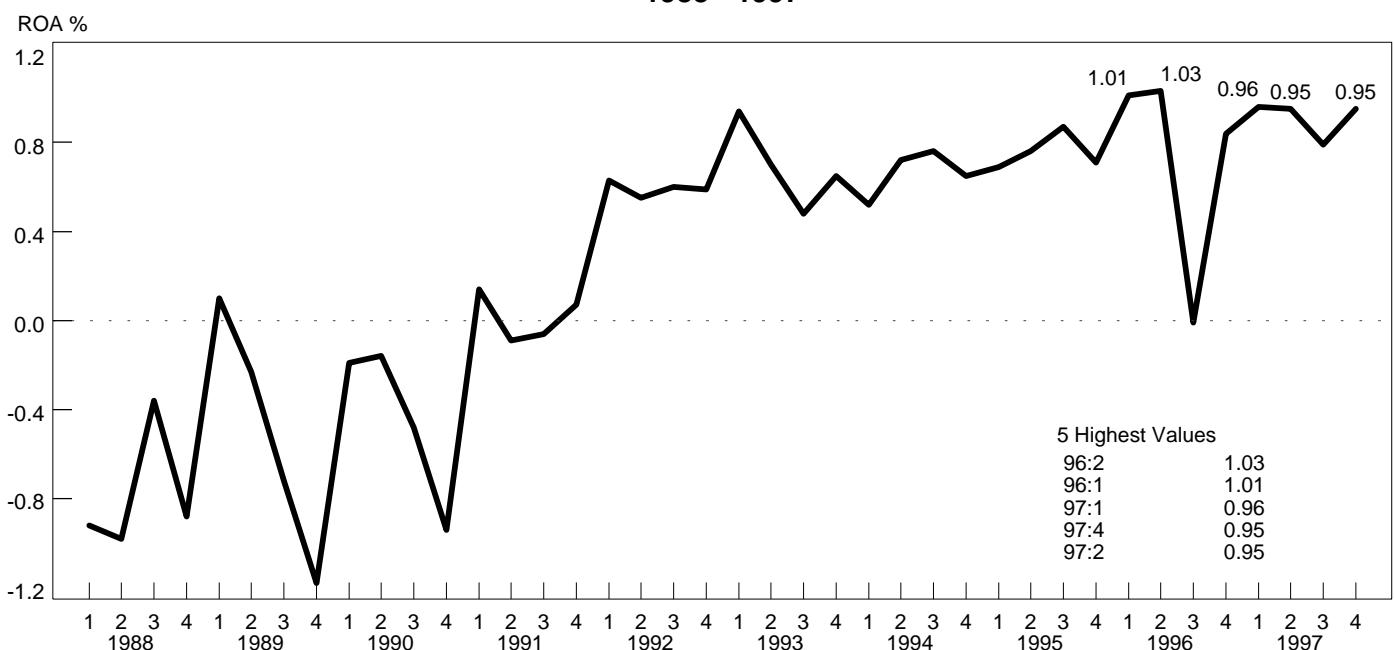


Quarterly Return on Assets (ROA), Annualized

1988 - 1997



Quarterly Return on Equity (ROE), Annualized

1988 - 1997

