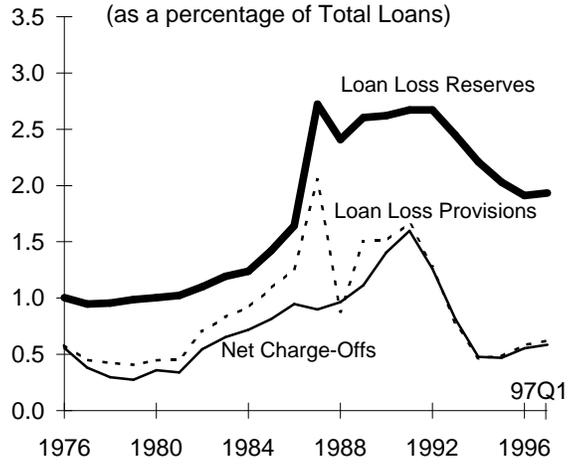


Figure 1
Loan Loss Reserves, Loan Loss Provisions, & Net Charge-Offs
(as a percentage of Total Loans)



Note: Annualized quarterly data for 97Q1