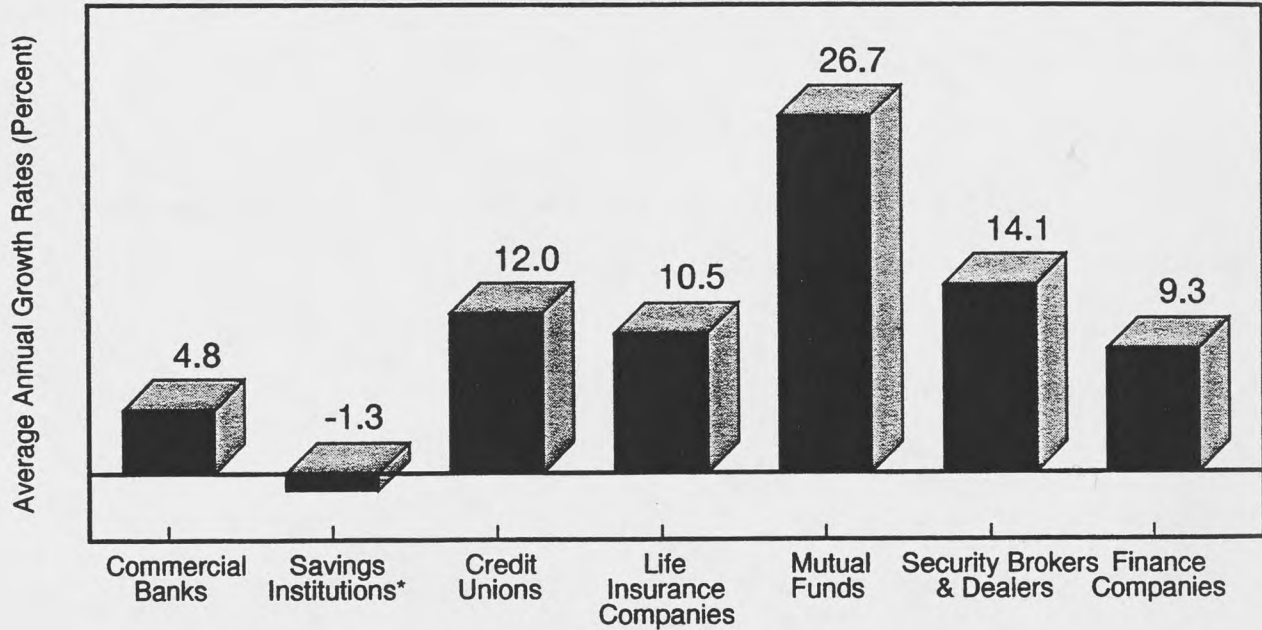


Attachment A

Average Annual Growth Rates of Financial Institution Assets

Ten Years Ending 12/31/94



* FDIC-Insured Savings Institutions, includes savings banks, savings associations and S&Ls.

Source: Flow of Funds, Federal Reserve System; FDIC Research Information System;
National Credit Union Administration.

Asset growth rates are expressed as annual average for the 10-year period
12/31/84 to 12/31/94, adjusted for compounding.