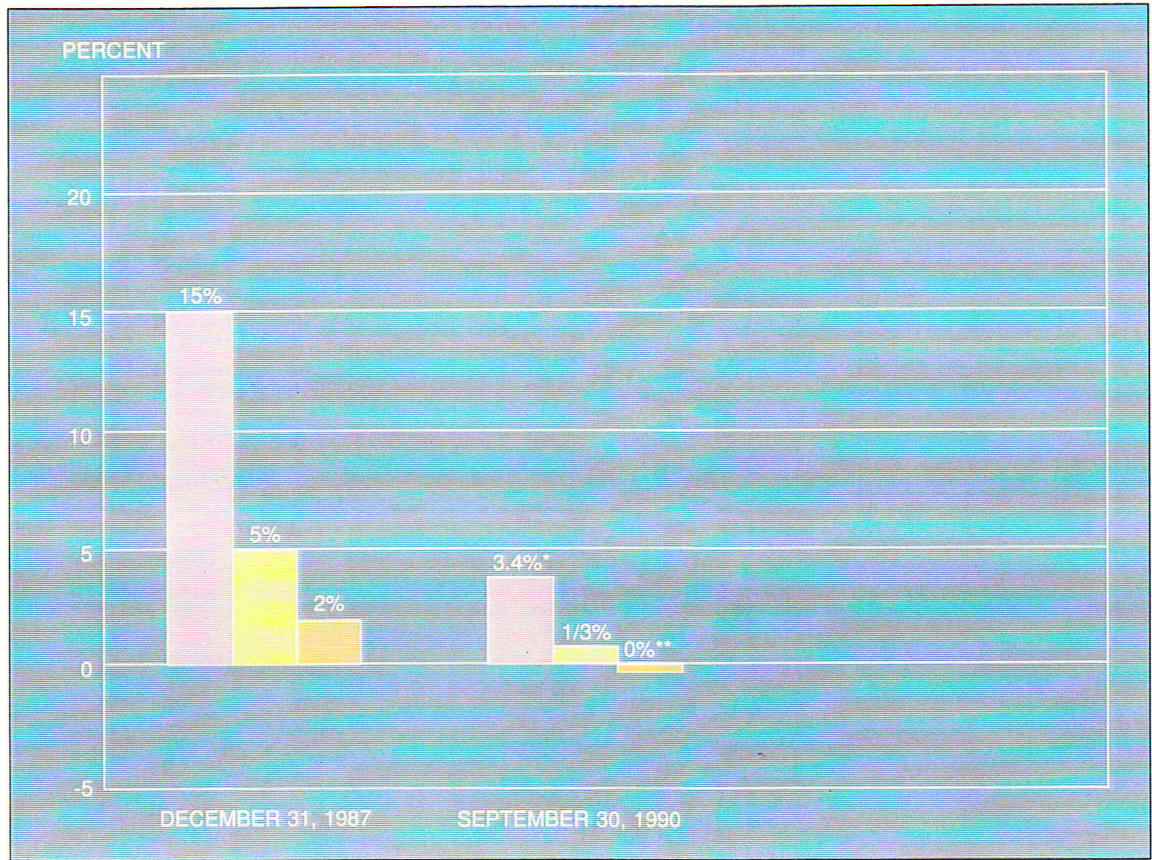


TWO YEAR SELECTED LOAN & OPERATIONAL DATA COMPARISONS BY PERCENT FROM 1987 TO 1990



- * 62% of total guaranteed 100% by FmHA
- ** Represents recoveries on operational charge offs from prior periods

- % OF TOTAL NON-ACCRAUL LOANS
- % OF TOTAL LOANS OVER 30 DAYS PAST DUE
- % OF TOTAL DEPOSITS OPERATIONAL CHARGE OFFS

American Pacific Bank ... "It has cleaned up its rotten assets, and it's a shiny new bank. They have brought in new managers, who are alert and savvy and made special arrangements with customers who have troubled loans and implemented better loan-qualifying standards."

Cecil Monroe
 Deputy Administrator
 Oregon Department of Insurance & Finance

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 Business Section
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