

TABLE 9
AGGREGATED ACTIVITY ROAs

EDGE CORPORATION AND DIRECT BANK SUBSIDIARIES
ALL SUBS W/ TOTAL ASSETS OF \$1 MILLION OR MORE

YEARS	1987-1996				1988-1996				1989-1996			
	Mean	Median	SD	CVROA	Mean	Median	SD	CVROA	Mean	Median	SD	CVROA
Securities	0.62	0.64	0.79	1.27	0.72	0.66	0.76	1.06	0.90	0.69	0.57	0.63
All Foreign Subs	1.46	1.43	0.56	0.38	1.57	1.51	0.47	0.30	1.64	1.54	0.45	0.29

BANK HOLDING COMPANY SUBSIDIARIES

YEARS	1987-1996				1988-1996				1989-1996			
	Mean	Median	SD	CVROA	Mean	Median	SD	SD	Mean	Median	SD	CVROA
Securities	0.18	-0.28	2.50	13.89	0.44	0.13	2.51	5.70	0.91	0.64	2.22	2.44
All Foreign Subs	1.51	1.32	2.47	1.64	1.73	2.25	2.52	1.47	2.25	2.55	2.12	0.94

Numbers in the table are in percentage points.