

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999	PERCENT CHANGE	
						1 QTR	1 YEAR
ASSETS:							
REAL ESTATE LOANS	66,257,000	60,500,000	45,407,000	44,242,000	36,949,000	-15.78	9.52
COMMERCIAL LOANS	30,416,000	33,042,000	38,468,000	35,043,000	26,139,000	-19.11	-7.95
INDIVIDUAL LOANS	32,413,000	28,983,000	22,696,000	17,815,000	13,027,000	-1.73	11.83
AGRICULTURAL LOANS	21,000	21,000	50,000	34,000	0	5.00	0.00
OTHER LN&LS IN DOMESTIC OFFICES	24,076,000	26,885,000	32,526,000	25,235,000	21,722,000	-4.42	-10.45
LN&LS IN FOREIGN OFFICES	31,040,000	34,761,000	39,022,000	35,665,000	34,977,000	-1.08	-10.70
GROSS LOANS & LEASES	184,223,000	184,192,000	178,169,000	158,034,000	132,814,000	-10.51	0.02
LESS: UNEARNED INCOME	0	0	0	0	0		
LN&LS ALLOWANCE	3,151,000	3,572,000	3,275,000	2,399,000	2,254,000	-8.61	-11.79
NET LOANS & LEASES	181,072,000	180,620,000	174,894,000	155,635,000	130,560,000	-10.54	0.25
U S TREASURY & AGENCY SECURITIES	43,413,000	65,946,000	39,033,000	54,278,000	44,399,000	-10.67	-34.17
MUNICIPAL SECURITIES	749,000	762,000	779,000	259,000	172,000	-12.70	-1.71
FOREIGN DEBT SECURITIES	7,348,000	12,662,000	13,433,000	11,759,000	9,722,000	14.22	-41.97
ALL OTHER SECURITIES	2,291,000	398,000	113,000	816,000	1,201,000	8.37	475.63
INTEREST-BEARING BANK BALANCES	9,602,000	8,392,000	12,495,000	6,608,000	30,165,000	-2.25	14.42
FEDERAL FUNDS SOLD & REALES	106,166,000	83,491,000	75,076,000	35,508,000	26,694,000		
TRADING ACCOUNT ASSETS	197,197,000	194,198,000	140,469,000	59,802,000	53,619,000	10.20	1.54
TOTAL INVESTMENTS	366,766,000	365,849,000	281,398,000	169,030,000	165,972,000		
TOTAL EARNING ASSETS	547,838,000	546,469,000	456,292,000	324,665,000	296,532,000		
NONINT CASH & DUE FROM BANKS	19,429,000	18,102,000	21,396,000	22,648,000	13,271,000	10.53	7.33
PREMISES, FIX ASSTS, CAP LEASES	6,010,000	6,280,000	5,502,000	4,398,000	3,359,000	-0.78	-4.30
OTHER REAL ESTATE OWNED	128,000	104,000	41,000	20,000	29,000	16.36	23.08
INV IN UNCONSOLIDATED SUBS	828,000	678,000	360,000	338,000	186,000		
ACCEPTANCES & OTH ASSETS	54,429,000	50,755,000	54,235,000	25,047,000	18,821,000	-14.62	7.24
TOTAL ASSETS	628,662,000	622,388,000	537,826,000	377,116,000	332,198,000	-1.48	1.01
AVERAGE ASSETS DURING QUARTER	631,133,000	609,873,000	585,225,000	353,962,000	312,488,000	-1.81	3.49
LIABILITIES							
DEMAND DEPOSITS	29,093,000	28,426,000	34,657,000	26,158,000	20,815,000	11.36	2.35
ALL NOW & ATS ACCOUNTS	2,220,000	2,241,000	2,604,000	1,583,000	1,044,000	2.87	-0.94
MONEY MARKET DEPOSIT ACCOUNTS	76,929,000	60,155,000	43,862,000	38,710,000	27,585,000	4.28	27.88
OTHER SAVINGS DEPOSITS	35,986,000	32,223,000	29,188,000	24,954,000	21,001,000	-0.15	11.68
TIME DEP UNDER \$100M	5,785,000	6,954,000	8,170,000	9,688,000	6,893,000	-5.38	-16.81
CORE DEPOSITS	150,013,000	129,999,000	118,481,000	101,093,000	77,338,000	4.03	15.40
TIME DEP OF \$100M OR MORE	40,236,000	41,787,000	41,621,000	31,072,000	25,083,000	-9.90	-3.71
DEPOSITS IN FOREIGN OFFICES	136,496,000	128,780,000	120,371,000	106,670,000	108,233,000	9.64	5.99
TOTAL DEPOSITS	326,745,000	300,566,000	280,473,000	238,835,000	210,654,000	4.27	8.71
FEDERAL FUNDS PURCH & REALE	76,634,000	126,280,000	79,946,000	45,967,000	47,425,000		
FED HOME LOAN BOR MAT < 1 YR	0	0	0	0	NA	NA	NA
FED HOME LOAN BOR MAT > 1 YR	0	0	0	0	NA	NA	NA
OTH BORROWING MAT < 1 YR	13,974,000	4,845,000	7,689,000	7,222,000	4,064,000	-17.89	188.42
OTH BORROWING MAT > 1 YR	138,260,000	121,656,000	95,918,000	41,660,000	33,739,000	-3.94	13.65
ACCEPTANCES & OTHER LIABILITIES	27,530,000	24,973,000	31,060,000	14,882,000	12,494,000	-13.67	10.24
TOTAL LIABILITIES (INCL MORTG)	583,143,000	578,320,000	495,086,000	348,566,000	308,376,000	-1.68	0.83
SUBORD NOTES AND DEBENTURES	8,028,000	8,528,000	9,467,000	6,349,000	5,430,000	-0.15	-5.86
ALL COMMON & PREFERRED CAPITAL	37,491,000	35,540,000	33,273,000	22,201,000	18,392,000	1.33	5.49
TOTAL LIABILITIES & CAPITAL	628,662,000	622,388,000	537,826,000	377,116,000	332,198,000	-1.48	1.01
MEMORANDA:							
OFFICER, SHAREHOLDER LOANS (#)	13	11	9	4	4		
OFFICER, SHAREHOLDER LOANS (\$)	66,000	117,000	114,000	4,000	4,000	0.00	-43.59
NON-INVESTMENT ORE	128,000	104,000	41,000	20,000	29,000	16.36	23.08
LOANS HELD FOR SALE	20,359,000	24,545,000	4,515,000	1,751,000	2,241,000	-42.94	-17.05
HELD-TO-MATURITY SECURITIES	176,000	396,000	442,000	556,000	724,000	-16.19	-55.56
AVAILABLE-FOR-SALE-SECURITIES	53,625,000	79,372,000	52,916,000	66,556,000	54,770,000	-7.21	-32.44
ALL BROKERED DEPOSITS	0	1,000	1,000	46,000	66,000	NA	-100.00

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Balance Sheet-Assets, Liabilities and Capital (\$000)

This page presents end-of-period figures to facilitate comparison of asset and liability composition from period to period. The major components of total assets have been aligned into earning and nonearning asset categories to facilitate earning asset analysis.

Annual and one-quarter percentage changes are provided for most of the data presented on this page. The annual changes are the percent change from the prior year comparable quarter to the current quarter. One quarter change is the percent change from the immediate prior quarter to the current quarter.

Data on this page comes from Report of Condition schedules RC, RC-B, RC-C, RC-D and RC-E.

There is a single version of this page for all banks.

Assets

Real Estate Loans

Total of domestic-office loans secured by real estate.

Commercial Loans

Total of domestic-office commercial and industrial loans, loans to depository institutions, acceptances of other banks, and obligations (other than securities) of states and political subdivisions.

Individual Loans

Domestic-office loans to individuals for household, family and other personal expenditures.

Agricultural Loans

Total domestic-office loans to finance agricultural production and other loans to farmers.

Other Loans and Leases in Domestic Offices

All other loans, and all lease-financing receivables, in domestic offices.

Loans and Leases in Foreign Offices

All loans and leases in foreign offices. NA appears for banks without foreign offices.

Gross Loans and Leases

Total of the above loan and lease categories, which include unearned income. This is derived by adding unearned income to total loans and leases. Note that this figure includes loans held for sale as reported on schedule RC.

Less: Unearned Income

Unearned income, and the total of loan and lease loss reserves and transfer risk reserves, are subtracted from Gross Loans and Leases.

Less: Loan and Lease Allowance

The allowance for loan and lease losses.

Net Loans and Leases

Gross loans and leases, less allowance and reserve and unearned income. Note that this figure includes loans held for sale as reported on schedule RC.

U.S. Treasury and Agency Securities

Total of U.S. Treasury securities and U.S. Government agency and corporation obligations.

Municipal Securities

Securities issued by states and political subdivisions in the U.S.

Foreign Securities

All debt and equity foreign securities.

All Other Securities

All other domestic securities, including holdings of private certificates of participation in pools of residential mortgages.

Interest-Bearing Bank Balances

Interest-bearing balances due from depository institutions.

Federal Funds Sold and Resales

Federal funds sold and securities purchased under agreements to resell.

Trading Account Assets

Total assets held in trading accounts.

Total Investments

Sum of all securities, interest-bearing bank balances, federal funds sold, and trading account assets.

Total Earning Assets

Sum of Net Loans and Leases and Total Investments.

Non Interest-Bearing Cash and Due From Banks

Total currency, coin, and Non interest-bearing balances due from depository institutions.

Premises, Fixed Assets and Capitalized Leases

All premises and fixed assets, including capitalized leases.

Other Real Estate Owned

Includes investment and non-investment other real estate owned.

Investment in Unconsolidated Subsidiaries

Bank's investment in unconsolidated subsidiaries and associated companies.

Acceptances and Other Assets

From schedule RC combines Customers Liability to This Bank on Acceptances (RCFD2155) with Other Assets (RCFD2160) and Intangible Assets (RCFD2143) for all quarters.

Total Assets

Average Assets During Quarter

Average assets for one quarter from Schedule RC-K.

Liabilities

Demand Deposits

Total demand deposits from Schedule RC-E.

All NOW & ATS Accounts

Total transaction accounts minus total demand deposits. This consists of all NOW accounts (including Super NOWs), plus other transaction accounts such as ATS accounts and certain accounts (other than MMDAs) that permit third party payments from RC-E.

Money Market Deposit Accounts (MMDAs)

The amount of MMDAs reported from RC-E.

Other Savings Deposits

Reported total savings deposits, less MMDAs. This comprises all savings deposits other than MMDAs, and includes regular passbook accounts and overdraft protection plan accounts from RC-E.

Time Deposits Under \$100 Thousand

Total time deposits of less than \$100 Thousand from RC-E.

Core Deposits

The sum of demand deposits, all NOW and ATS accounts, MMDA savings, other savings deposits, and time deposits under \$100 thousand.

Time Deposits of \$100M or More

Time certificates of deposit of \$100

thousand or more plus open-account time deposits of \$100 thousand or more from RC-E.

Deposits in Foreign Offices

Total deposits in foreign offices and Edge and agreement subsidiaries and IBFs.

Total Deposits

Total of all deposit categories previously detailed.

Federal Funds Purchased & Resales

Federal Funds purchased and securities sold under agreements to repurchase.

Federal Home Loan Bank Borrowing Maturing Under 1 Year

From March 31, 2001 forward includes information from schedule RC-M Federal Home Loan Bank Advances with a Remaining Maturity of One Year or Less (RCFD2651)

Memo: Short Term Non Core Funding

Fixed rate time certificates of deposit and open account time deposits of \$100M or more that mature within one year

+ Floating rate time certificates of deposit and open account time deposits of \$100M or more that mature within one year

+ Brokered deposits less than \$100,000 and maturing within one year

+ Other borrowing with remaining maturity one year or less

+ Deposits in foreign offices with remaining maturity under one year

+ Securities sold under agreements to repurchase and federal funds purchased

+ Demand notes issued to the U.S. Treasury

Not available calculated prior to March 1996.

Federal Home Loan Bank Borrowing Maturing Over 1 Year

From March 31, 2001 forward includes information from schedule RC-M Federal Home Loan Bank Advances with a Remaining Maturity of One to Three Years (RCFDB565) plus Federal Home Loan Bank Advances with a Remaining Maturity of Over Three Years (RCFDB566).

Other Borrowing Maturing Under 1 Year

From March 31, 2001 forward includes information from schedule RC-M Other Borrowed Money with a Remaining Maturity of One Year or Less (RCFDB571) For prior quarters includes Other Borrowed Money with a Remaining Maturity One Year or Less (RCFD2332)

Other Borrowing Maturing Over 1 Year

From March 31, 2001 forward includes information from schedule RC-M Other Borrowed Money with a Remaining Maturity of One to Three Years (RCFDB567) plus Other Borrowed Money with Remaining Maturity of Over Three Years (RCFDB568) For prior quarters includes Other Borrowed Money with a Remaining Maturity of One to Three years (RCDA547) plus Other Borrowed Money With Remaining Maturity of Over Three Years (RCFDA548)

Acceptances & Other Liabilities

The sum of the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above.

Total Liabilities (Including Mortgages)

Total Liabilities (excluding notes and debentures subordinated to deposits).

Subordinated Notes & Debentures

Notes and debentures subordinated to deposits.

All Common & Preferred Capital

All preferred and common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments.

Total Liabilities & Capital

The total of the various liability and capital items listed above.

Memoranda

Officer, Shareholder Loans (#)

The aggregate number officers, directors, principal shareholders and related interests with extensions of

credit exceeding \$500,000 or 5% of total capital.

Officer, Shareholder Loans (\$)

The aggregate amount of loans to officers, directors, principal shareholders and related interests.

Non-Investment ORE

All other real estate owned. Excludes direct and indirect investment in real estate ventures. Reported for savings banks only.

Loans Held For Sale

Loans held for sale as reported on schedule RC.

Held-To-Maturity Securities

Held-to-maturity securities reported at cost beginning March 31, 1994. This caption reflects total investment securities excluding trading assets for prior periods.

Available-For-Sale Securities

Securities available-for-sale reported at fair value beginning March 31, 1994.

All Brokered Deposits

Total brokered deposits from schedule RC-E.

	12/31/2003			12/31/2002			12/31/2001			12/31/2000			12/31/1999			PERCENT CHANGE	
															1 QTR	1 YEAR	
OUTSTANDING (\$000)																	
HOME EQUITY (1-4 FAMILY)	10,158,000			5,948,000			661,000			749,000			955,000			1.39	70.78
CREDIT CARD	0			0			0			0			2,683,000				
COMMERCIAL RE SECURED BY RE	1,074,000			821,000			2,723,000			1,312,000			721,000			15.86	30.82
COMMERCIAL RE NOT SECURED BY RE	2,438,000			2,157,000			1,967,000			1,690,000			869,000			27.38	13.03
ALL OTHER	156,325,000			184,074,000			188,790,000			131,337,000			127,685,000			-1.19	-15.07
SECURITIES UNDERWRITING	0			0			17,000			7,000			0				
MEMO: UNUSED COMMIT W/MAT GT 1 YR	87,971,000			80,935,000			80,648,000			59,169,000			58,434,000			3.07	8.69
STANDBY LETTERS OF CREDIT	49,141,000			50,602,000			50,597,000			36,943,000			35,152,000			0.36	-2.89
AMOUNT CONVEYED TO OTHERS	14,851,000			12,066,000			9,694,000			7,175,000			6,443,000			7.4	23.08
COMMERCIAL LETTERS OF CREDIT	4,593,000			3,135,000			2,653,000			3,209,000			4,108,000			64.68	46.51
ASSETS SECURITIZED OR SOLD W REC	29,057,000			25,908,000			4,939,000			3,459,000			4,225,000			7.17	12.15
AMOUNT OF RECOURSE EXPOSURE	720,000			745,000			316,000			765,000			931,000			-2.31	-3.36
CREDIT DERIVS BANK AS GTR	275,955,000			172,994,000			147,822,000			12,161,000			15,086,000			14.92	59.52
CREDIT DERIVS BANK AS BENEF	301,738,000			193,056,000			123,851,000			15,075,000			12,938,000			17.67	56.3
ALL OTH OFF-BALANCE SHEET ITEMS	156,704,000			111,796,000			127,868,000			95,380,000			83,443,000			0.58	40.17
OFF-BALANCE SHEET ITEMS	987,183,000			750,491,000			651,888,000			301,322,000			287,865,000			9.41	31.54
OUTSTANDING (% OF TOTAL)																	
HOME EQUITY (1-4 FAMILY)	1.62	4.78	23	0.96	4.23	18	0.12	3.61	5	0.20	2.94	0.29	2.65				
CREDIT CARD	0.00	2.21	42	0.00	1.83	47	0.00	1.93	48	0.00	2.52	0.81	2.94				
COMMERCIAL RE SECURED BY RE	0.17	1.96	15	0.13	1.84	11	0.51	2.10	15	0.35	2.15	0.22	2.13				
COMMERCIAL RE NOT SECURED BY RE	0.39	0.30	78	0.35	0.33	65	0.37	0.38	61	0.45	0.41	0.26	0.43				
ALL OTHER	24.87	16.22	71	29.58	17.17	80	35.10	20.36	84	34.83	22.12	38.44	26.35				
TOTAL LN&LS COMMITMENTS	27.04	27.94	49	31.01	27.88	62	36.10	30.54	65	35.82	32.48	40.01	37.60				
SECURITIES UNDERWRITING	0.00	0.00	91	0.00	0.00	93	0.00	0.00	91	0.00	0.00	0.00	0.00				
STANDBY LETTERS OF CREDIT	7.82	3.50	86	8.13	3.72	88	9.41	4.22	87	9.80	4.20	10.58	4.89				
AMOUNT CONVEYED TO OTHERS	2.36	0.42	93	1.94	0.39	93	1.80	0.37	94	1.90	0.35	1.94	0.39				
COMMERCIAL LETTERS OF CREDIT	0.73	0.16	91	0.50	0.15	88	0.49	0.20	81	0.85	0.22	1.24	0.32				
ASSETS SECURITIZED OR SOLD W REC	4.62	4.22	71	4.16	4.32	65	0.92	5.75	45	0.92	2.31	1.27	1.94				
AMOUNT OF RECOURSE EXPOSURE	0.11	0.29	56	0.12	0.29	65	0.06	0.40	50	0.20	0.45	0.28	0.48				
CREDIT DERIVS BANK AS GTR	43.90	0.32	98	27.80	0.22	98	27.49	0.14	98	3.22	0.13	4.54	0.15				
CREDIT DERIVS BANK AS BENEF	48.00	0.81	98	31.02	0.66	98	23.03	0.27	98	4.00	0.22	3.89	0.19				
ALL OTH OFF-BALANCE SHEET ITEMS	24.93	4.79	93	17.96	5.14	90	23.77	5.88	90	25.29	4.19	25.12	4.80				
OFF-BALANCE SHEET ITEMS	157.03	48.56	93	120.58	50.31	90	121.21	58.01	85	79.90	51.04	86.65	56.89				

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Off-Balance Sheet Items

The top part of this page presents the amounts of various selected commitments, contingencies, contracts and other items reported in Report of Condition Schedule RC-L (Commitments and Contingencies) that are not reported as part of the balance sheet of the Report of Condition. Refer to the instructions for the Report of Condition Schedule RC-L for more detailed explanations of the captions appearing on UBPR page 05.

Annual and one-quarter percentage changes are provided for data displayed in dollars presented on this page. The annual changes are the percent change from the prior year comparable quarter to the current quarter. One quarter change is the percent change from the immediate prior quarter to the current quarter.

Page five displays the same captioned items in two different formats. Definitions apply to both sections. The top half displays information in dollar format. The bottom half displays the items as a percent of total assets.

Outstanding

Unused commitments on the fol-

lowing categories of loans and securities.

Home Equity (1-4 Family)

Credit Card

Commercial RE Secured by RE

Commercial RE Not Secured by RE

All Other

Securities Underwriting

Memo: Unused Commit W/Mat Gt 1 YR

Unused commitments reported the previous 6 categories with an original maturity beyond one year.

Standby Letters of Credit

The amount of outstanding and used standby letters of credit issued by the bank.

Amount Conveyed to Others

The amount of standby letters of credit conveyed to others.

Commercial Letters of Credit

Assets Securitized or Sold W/ Recourse

Recourse exposure for above mortgage pools.

Amount of Recourse Exposure

Principal balance of FNMA, FHLMC, Private and Farmer Mac mortgage pools transferred with recourse.

Credit Derivs Bank as Guarantor

Credit Derivatives on which the bank is guarantor, available from June 30, 1997 forward.

Credit Derivs Bank as Beneficiary

Credit Derivatives on which the bank is beneficiary, available from June 30, 1997 forward.

All Other Off Balance Sheet Items

Contracts on other commodities and equities, all other off-balance sheet liabilities, participation in acceptances conveyed and acquired, securities borrowed, securities lent, commitments to purchase and sell when-issued securities.

Off Balance Sheet Items

Sum of all off balance sheet items listed above.

CHARTER

COUNTY

OFF BALANCE SHEET ITEMS & DERIVATIVES ANALYSIS

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
NOTIONAL AMOUNT (\$000)					
DERIVATIVE CONTRACTS	36,228,064,000	28,066,321,000	23,258,581,000	14,437,069,000	12,691,571,000
INTEREST RATE CONTRACTS	32,763,599,000	25,010,400,000	20,199,386,000	12,518,152,000	10,918,667,000
FOREIGN EXCHANGE CONTRACTS	2,763,631,000	2,378,626,000	2,448,302,000	1,744,445,000	1,644,217,000
EQUITY, COMM & OTH CONTRACTS	700,834,000	677,295,000	610,893,000	174,472,000	128,687,000
DERIVATIVES POSITION					
FUTURES AND FORWARDS	4,705,908,000	4,358,018,000	3,554,499,000	3,401,835,000	3,790,367,000
WRITTEN OPTIONS	3,516,917,000	2,962,775,000	2,543,989,000	878,983,000	742,433,000
EXCHANGE TRADED	548,548,000	646,333,000	381,933,000	100,000,000	143,520,000
OVER-THE-COUNTER	2,968,369,000	2,316,442,000	2,162,056,000	778,983,000	598,913,000
PURCHASED OPTIONS	3,633,381,000	2,709,523,000	2,318,142,000	972,033,000	716,959,000
EXCHANGE TRADED	824,123,000	595,925,000	417,262,000	275,479,000	114,763,000
OVER-THE-COUNTER	2,809,258,000	2,113,598,000	1,900,880,000	696,554,000	602,196,000
SWAPS	24,371,858,000	18,036,005,000	14,841,951,000	9,184,218,000	7,441,812,000
HELD-FOR-TRADING	36,101,761,000	27,847,372,000	23,129,825,000	14,313,240,000	12,386,861,000
INTEREST RATE CONTRACTS	32,650,018,000	24,798,357,000	20,076,151,000	12,415,410,000	10,624,710,000
FOREIGN EXCHANGE CONTRACTS	2,750,909,000	2,371,720,000	2,442,781,000	1,723,358,000	1,633,464,000
EQUITY, COMM & OTH CONTRACTS	700,834,000	677,295,000	610,893,000	174,472,000	128,687,000
NON-TRADED	126,303,000	218,949,000	128,756,000	123,829,000	304,710,000
INTEREST RATE CONTRACTS	113,581,000	212,043,000	123,235,000	102,742,000	293,957,000
FOREIGN EXCHANGE CONTRACTS	12,722,000	6,906,000	5,521,000	21,087,000	10,753,000
EQUITY, COMM & OTH CONTRACTS	0	0	0	0	0
MEMO: MARKED-TO-MARKET	126,303,000	218,949,000	128,756,000	29,109,000	36,542,000
DERIVATIVE CONTRACTS (RBC DEF)	30,395,529,000	22,841,468,000	18,897,151,000	12,299,788,000	10,903,534,000
ONE YEAR OR LESS	9,181,105,000	8,166,975,000	6,794,314,000	5,640,079,000	5,294,806,000
OVER 1 YEAR TO 5 YEARS	13,230,858,000	9,068,511,000	7,580,797,000	4,577,588,000	4,060,030,000
OVER 5 YEARS	7,983,566,000	5,605,982,000	4,522,040,000	2,082,121,000	1,548,698,000
GROSS NEGATIVE FAIR VALUE	612,973,000	613,986,000	355,904,000	161,853,000	125,958,000
GROSS POSITIVE FAIR VALUE	623,904,000	626,555,000	369,645,000	165,665,000	130,095,000
HELD-FOR-TRADING	623,073,000	622,788,000	367,929,000	165,022,000	129,147,000
NON-TRADED	831,000	3,767,000	1,716,000	643,000	948,000
MEMO MARKED-TO-MARKET	831,000	3,767,000	1,716,000	224,000	62,000
CURR CREDIT EXP ON RBC DERIV CONTR	70,997,000	86,068,000	76,919,000	41,190,000	37,268,000
CREDIT LOSSES OFF-BS DERIVS	-56,000	47,000	376,000	-8,000	2,000
PAST DUE DERIV INSTRUMENTS:					
FAIR VALUE CARRIED AS ASSETS	0	0	0	0	1,000
IMPACT NONTRADED DERIV CONTRACTS:					
INCREASE (DECR) IN INTEREST INC	1,680,000	222,000	-250,000	-6,000	-169,000
INCREASE (DECR) IN INTEREST EXP	-340,000	-520,000	-126,000	78,000	85,000
INCREASE (DECR) IN NONINT ALLOC	890,000	887,000	352,000	-27,000	379,000
INCREASE (DECR) IN NET INCOME	2,230,000	589,000	-24,000	45,000	295,000

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Derivative Instruments

This page presents the amounts of derivatives and related information in thousands of dollars. The information comes mostly from call schedule RC-L Off Balance Sheet Items, but also from schedules RC-M Memoranda, RC-N Past Due and Nonaccrual Loans Leases and Other Assets, RC-R Regulatory Capital and the RI report of income memoranda section. Derivatives are summarized in several ways using the position indicators in the RC-L matrix. Data on this page is available from the March 31, 1995 call report forward unless otherwise noted.

Notional Amount (\$000)

Derivative Contracts

From March 31, 2001 forward the sum of RC-L items 12 and 13.a. all columns. From March 31, 2001 and prior the total of all derivative contracts, or the sum of RC-L items 15. and 16.a and 16.b. columns A through D. All interest rate, foreign exchange, equity, commodity and other contracts are combined.

Interest Rate Contracts

For quarters from March 31, 2001 forward the sum of RC-L items 14.a through e, column A. For quarters prior to March 31, 2001 total interest rate contracts, or the sum of RC-L items 14.a through e, column A.

Foreign Exchange Contracts

For quarters from March 31, 2001 forward total foreign exchange contracts, or the sum of RC-L items 11.a through e., column B. For prior quarters total foreign exchange contracts, or the sum of RC-L items 14.a through e., column B.

Equity, Commodity & Other Contracts

For quarters from March 31, 2001 forward total equity, commodity and other

contracts, or the sum of RC-L items 11.a through e., columns C. and D. For prior quarter's total equity, commodity and other contracts, or the sum of RC-L items 14.a through e., columns C. and D.

Derivatives Position

Futures and Forwards

For quarters from March 31, 2001 forward total futures and forward contracts, or the sum of RC-L items 11a and 11b, columns A through D. For prior quarters total futures and forward contracts, or the sum of RC-L items 14.a and 14.b, columns A through D.

Written Options

For quarters from March 31, 2001 forward total written options both exchange traded and over-the-counter, or the sum of RC-L items 11.c.1 and 11.d.1, columns A through D. For prior quarters total written options both exchange traded and over-the-counter, or the sum of RC-L items 14.c.1 and 14.d.1, columns A through D.

Exchange Traded

For quarters from March 31, 2001 forward total written options which are exchange traded, or the sum of RC-L items 11.c.1 columns A through D. For prior quarters total written options which are exchange traded, or the sum of RC-L items 14.c.1 columns A through D.

Over-The-Counter

For quarters from March 31, 2001 forward total written options which are traded over-the-counter, or the sum of RC-L items 11.d.1 columns A through D. For prior quarters total written options which are traded over-the-counter, or the sum of RC-L items 14.d.1 columns A through D.

Purchased Options

For quarters from March 31, 2001 for-

ward total purchased options both exchange traded and over-the-counter, or the sum of RC-L items 11.c.2 and 11.d.2, columns A through D. For quarters prior total purchased options both exchange traded and over-the-counter, or the sum of RC-L items 14.c.2 and 14.d.2, columns A through D.

Exchange Traded

For quarters from March 31, 2001 forward total purchased options which are exchange traded, or the sum of RC-L items 11.c.2 columns A through D. For quarters prior total purchased options which are exchange traded, or the sum of RC-L items 14.c.2 columns A through D.

Over-The-Counter

For quarters from March 31, 2001 forward total purchased options which are traded over-the-counter, or the sum of RC-L items 11.d.2 columns A through D. For prior quarters total purchased options which are traded over-the-counter, or the sum of RC-L items 14.d.2 columns A through D.

Swaps

For quarters from March 31, 2001 forward total swaps, or the sum of RC-L items 11.e, columns A through D. For prior quarters total swaps, or the sum of RC-L items 14.e, columns A through D.

Held-For-Trading

For quarters from March 31, 2001 forward total derivative contracts held for trading, or the sum of RC-L item 12. columns A through D. For prior quarters total derivative contracts held for trading, or the sum of RC-L item 15, columns A through D.

Interest Rate Contracts

For quarters from March 31, 2001 forward total interest rate contracts or RC-L item 12, column A. For prior quarters total interest rate contracts or RC-L item 15, column A.

Foreign Exchange Contracts

For quarters from March 31, 2001 forward total foreign exchange contracts, or RC-L, item 12, column B. For prior quarters total foreign exchange contracts, or RC-L, item 15, column B.

Equity, Commodity and Other Contracts

For quarters from March 31, 2001 forward total equity, commodity and other contracts or the sum of RC-L items 12, columns C and D. For prior quarter's total equity, commodity and other contracts or the sum of RC-L items 15, columns C and D.

Non-Traded

From March 31, 2001 forward total non-traded derivatives, or the sum of RC-L item 13, columns A through D. For quarter's prior total non-traded derivatives, or the sum of RC-L items 16.a and b, columns A through D.

Interest Rate Contracts

For quarters from March 31, 2001 forward total non-traded interest rate contracts, or the sum of RC-L item 13, column A. For prior quarters total non-traded interest rate contracts, or the sum of RC-L items 16.a and b., column A.

Foreign Exchange Contracts

For quarters from March 31, 2001 forward total non-traded foreign exchange contracts, or the sum of RC-L item 13, column B. For prior quarters total non-traded foreign exchange contracts, or the sum of RC-L items 16.a and b, column B.

Equity, Commodity and Other Contracts

For quarters from March 31, 2001 forward total non-traded equity, commodity and other contracts, or the sum of RC-L item 13, columns A and B. For prior quarters total non-traded equity, commodity and other contracts, or the sum of RC-L items 16.a and b, columns A and B.

Memo: Marked-to-Market

For quarters from March 31, 2001 forward total non-traded contracts that are marked-to-market, or the sum of RC-L item 13, columns A through D. For prior quarters total non-traded contracts that are marked-to-market, or the sum of RC-L items 16.a, columns A through D.

Derivative Contracts (RBC Def.)

Total derivative contracts as defined for risk based capital purposes, or the sum of RC-R items 2.a through f, columns A, B and C. For quarters prior to March 31, 2001 this item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

One Year or Less

Total derivative contracts maturing one year or less as defined for risk based capital purposes, or the sum of RC-R memoranda items 2.a through f, column A. For quarters prior to March 31, 2001 this item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Over 1 Year to 5 Years

Total derivative contracts maturing one to five years as defined for risk based capital purposes, or the sum of RC-R memoranda items 2.a through f, column B. For quarters prior to March 31, 2001 this item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Over 5 Years

Total derivative contracts maturing over five years as defined for risk based capital purposes, or the sum of RC-R memoranda items 2.a through f, column C. For Quarters prior to March 31, 2001 this item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Gross Negative Fair Value

For quarters from March 31, 2001 forward total of all derivative contracts with a negative fair value, or the sum of RC-L items 14a.2, b.2 and c.2, columns A through D. For prior quarters total of all derivative contracts with a negative fair value, or the sum of RC-L items 17a.2, b.2 and c.2, columns A through D. Not available for banks filing FFIEC 034.

Gross Positive Fair Value

For quarters from March 31, 2001 forward total of all derivative contracts with a positive fair value, or the sum of RC-L items 14a.1, b.1 and c.1, columns A through D. For prior quarters total of all derivative contracts with a positive fair value, or the sum of RC-L items 17a.1, b.1 and c.1, columns A through D. Not available for banks filing FFIEC 034.

Held-For-Trading

For quarters from March 31, 2001 forward total of all derivative contracts held-for-trading with a positive fair value, or the sum of RC-L items 14, a.1, columns A through D. For prior quarters total of all derivative contracts held-for-trading with a positive fair value, or the sum of RC-L items 17, A.1, columns A through D. Not available for banks filing FFIEC 034.

Non-Traded

For quarters from March 31, 2001 forward total of all derivative contracts not held for trading purposes with a positive fair value, or the sum of RC-L items 14, b.1, columns A through D. For prior quarters total of all derivative contracts not held for trading purposes with a positive fair value, or the sum of RC-L items 17, b.1 and c.1, columns A through D. Not available for banks filing FFIEC 034.

Memo: Marked-to-Market

For quarters from March 31, 2001 forward total of all derivative contracts not held for trading purposes that are marked to market and have a positive fair value, or the sum of RC-L items

14.b.1, columns A through D. For prior quarters total of all derivative contracts not held for trading purposes that are marked to market and have a positive fair value, or the sum of RC-L items 17.b.1, columns A through D. Not available for banks filing FFIEC 034.

Current Credit Exposure on RBC Derivative Contracts

Current credit exposure across all off-balance sheet contracts covered by the risk based capital standards, or RC-R, memoranda item 1. For quarters prior to March 31, 2001 this item is available only for banks that answer “yes” to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Credit Losses Off Balance Sheet Derivatives

Credit losses on off balance sheet derivatives, or RI, memoranda section, item 10. For quarters prior to March

31, 2001 this item is available only for banks filing FFIEC call form 031 and 032 from March 31, 1996 forward.

Past Due Derivative Instruments:

***Fair Value Carries as Assets
90 Days PD***

For quarters prior to March 31, 2001 book value of amounts carried as assets of interest rate, foreign exchange, commodity and other contracts past due 90 days or more, from RC-N memoranda. From March 31, 2001 forward fair value is used.

Impact of Non-traded Derivative Contracts:

Increase (Decrease) in Interest Income

Impact of off-balance sheet derivatives held for purposes other than trading on interest income, or RI memoranda item 9.a. For quarters prior to March 31, 2001 not available for banks filing FFIEC 034.

Increase (Decrease) in Interest Expense

Impact of off-balance sheet derivatives held for purposes other than trading on interest expense or RI memoranda item 9.b. for quarters prior to March 31, 2001 not available for banks filing FFIEC 034.

Increase (Decrease) in Other Noninterest Allocations

Impact of off-balance sheet derivatives held purposes other than trading on other noninterest allocations or RI memoranda item 9.b. for quarters prior to March 31, 2001 not available for banks filing FFIEC 034.

Increase (Decrease) in Net Income

Impact of off-balance sheet derivatives held for purposes other than trading on net income or the sum of RI memoranda items 9 a., b. and c. For quarters prior to March 31, 2001 not available for banks filing FFIEC 034.

CHARTER

COUNTY

OFF BALANCE SHEET ITEMS & DERIVATIVES ANALYSIS

	12/31/2003			12/31/2002			12/31/2001			12/31/2000		12/31/1999	
	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	BANK	PEER1
PERCENT OF NOTIONAL AMOUNT													
INTEREST RATE CONTRACTS	90.44	84.45	34	89.11	78.06	30	86.85	75.71	32	86.71	73.85	86.03	80.66
FOREIGN EXCHANGE CONTRACTS	7.63	4.07	72	8.48	4.77	76	10.53	8.83	68	12.08	10.07	12.96	11.89
EQUITY, COMM, & OTHER CONTR	1.93	0.62	89	2.41	0.54	88	2.63	0.29	94	1.21	0.76	1.01	0.45
FUTURES AND FORWARDS	12.99	15.02	60	15.53	19.87	54	15.28	25.96	45	23.56	21.34	29.87	22.49
WRITTEN OPTIONS	9.71	7.49	71	10.56	6.56	73	10.94	5.86	74	6.09	6.30	5.85	5.18
EXCHANGE TRADED	1.51	0.16	91	2.30	0.32	88	1.64	0.17	91	0.69	0.16	1.13	0.15
OVER-THE-COUNTER	8.19	7.02	64	8.25	5.77	65	9.30	5.03	71	5.40	5.84	4.72	4.75
PURCHASED OPTIONS	10.03	5.04	79	9.65	5.64	75	9.97	6.09	71	6.73	9.33	5.65	9.53
EXCHANGE TRADED	2.27	0.28	90	2.12	0.44	88	1.79	0.21	90	1.91	0.42	0.90	0.51
OVER-THE-COUNTER	7.75	4.13	76	7.53	4.59	72	8.17	5.08	71	4.82	8.42	4.74	8.41
SWAPS	67.27	61.00	45	64.26	53.04	48	63.81	49.10	60	63.62	49.20	58.64	55.09
HELD-FOR-TRADING	99.65	42.37	93	99.22	39.03	88	99.45	44.74	84	99.14	43.10	97.60	44.59
INTEREST RATE CONTRACTS	90.12	32.58	93	88.36	31.52	90	86.32	33.84	82	86.00	30.19	83.71	30.43
FOREIGN EXCHANGE CONTRACTS	7.59	3.61	73	8.45	4.29	80	10.50	7.94	72	11.94	8.39	12.87	9.43
EQUITY, COMM & OTH CONTRACTS	1.93	0.29	90	2.41	0.31	91	2.63	0.19	95	1.21	0.49	1.01	0.41
NON-TRADED	0.35	34.75	10	0.78	34.41	16	0.55	31.86	20	0.86	31.50	2.40	38.47
INTEREST RATE CONTRACTS	0.31	40.85	10	0.76	40.30	16	0.53	38.54	21	0.71	39.47	2.32	42.93
FOREIGN EXCHANGE CONTRACTS	0.04	0.17	71	0.02	0.25	73	0.02	0.41	65	0.15	0.82	0.08	0.85
EQUITY, COMM & OTH CONTRACTS	0.00	0.01	89	0.00	0.01	88	0.00	0.01	85	0.00	0.02	0.00	0.01
MEMO: MARKED-TO-MARKET	0.35	34.75	10	0.78	34.41	16	0.55	31.86	20	0.20	14.47	0.29	9.41
DERIVATIVE CONTRACTS (RBC DEF)	83.90	82.51	41	81.38	75.62	36	81.25	81.27	30	85.20	77.74	85.91	85.02
ONE YEAR OR LESS	25.34	23.33	56	29.10	29.38	52	29.21	27.64	58	39.07	30.48	41.72	30.23
OVER 1 YEAR TO 5 YEARS	36.52	30.91	54	32.31	27.91	55	32.59	33.18	47	31.71	30.81	31.99	34.87
OVER 5 YEARS	22.04	19.26	63	19.97	15.43	65	19.44	12.03	78	14.42	12.28	12.20	13.06
GROSS NEGATIVE FAIR VALUE	1.69	1.41	68	2.19	1.74	68	1.53	1.06	78	1.12	0.95	0.99	0.97
GROSS POSITIVE FAIR VALUE	1.72	1.45	57	2.23	1.94	61	1.59	1.28	67	1.15	1.03	1.03	1.00
BY TIER ONE CAPITAL:													
GROSS NEGATIVE FAIR VALUE (X)	17.53	0.22	98	19.24	0.23	98	11.28	0.15	98	7.68	0.15	6.74	0.17
GROSS POSITIVE FAIR VALUE (X)	17.84	0.22	98	19.64	0.24	98	11.71	0.15	98	7.86	0.15	6.96	0.16
HELD-FOR-TRADING (X)	1,032.30	11.54	98	872.74	9.29	98	732.98	9.39	98	678.77	10.08	662.42	10.84
NON-TRADED (X)	3.61	2.62	79	6.86	2.63	86	4.08	2.34	81	5.87	1.89	16.30	2.88
NON-TRADED MARKED-TO-MKT(X)	3.61	2.62	79	6.86	2.63	86	4.08	2.34	81	1.38	0.35	1.95	0.54
CURR CREDIT EXPOSURE (X)	2.03	0.13	98	2.70	0.15	98	2.44	0.10	98	1.95	0.08	1.99	0.09
CREDIT LOSSES ON DERIVATIVES	-0.16	0.00	1	0.15	0.01	94	1.19	0.00	98	-0.04	0.00	0.01	0.00
PAST DUE DERIVATIVE INSTRUMENTS :													
FAIR VALUE CARRIED AS ASSETS	0.00	0.00	93	0.00	0.00	94	0.00	0.00	95	0.00	0.00	0.01	0.00
OTHER RATIOS:													
CUR CREDIT EXPOSURE/ RISK WT AST	16.35	1.16	98	22.08	1.37	98	20.25	0.95	98	15.24	0.65	15.63	0.80
CREDIT LOSSES ON DERIVS / CR ALLOW	-1.78	0.03	1	1.32	0.05	97	11.48	0.01	98	-0.33	0.00	0.09	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:													
INCR(DEC) INTEREST INC/NET INC	32.44	3.67	91	18.30	3.88	86	-9.88	1.89	5	-0.17	0.26	-4.46	1.55
INCR(DEC) INTEREST EXP/NET INC	-6.57	0.29	12	-42.87	-1.03	4	-4.98	-1.39	18	2.16	0.49	2.24	1.00
INCR(DEC) NONINT ALLOC/NET INC	17.19	-0.17	95	73.12	3.34	94	13.91	0.74	92	-0.75	0.06	10.01	0.38
INCR(DEC) NET INCOME/NET INC	43.07	4.46	91	48.56	9.90	86	-0.95	1.42	30	1.25	1.22	7.79	3.15

UBPR Page 5B

Derivatives Analysis

This page presents the amounts of derivatives and related information in percentage format, generally in comparison to total derivatives. The information comes mostly from call schedule RC-L Off Balance Sheet Items, but also from schedules RC-M Memoranda, RC-N Past Due and Nonaccrual Loans Leases and Other Assets, RC-R Regulatory Capital and the RI report of income memoranda section. Derivatives are summarized in several ways using the position indicators in the RC-L matrix. Data on this page is available from the March 31, 1995 call report forward unless otherwise noted. Please refer to page 5a for specific line item definitions.

Percent of Notional Amount

Total Derivative Contracts

The total of all derivative contracts. All interest rate, foreign exchange, equity, commodity and other contracts are combined. **This item does not appear on page 5B, but is used in computations below.**

Interest Rate Contracts

Total interest rate contracts as a percent of total derivative contracts.

Foreign Exchange Contracts

Total foreign exchange contracts as a percent of total derivative contracts.

Equity, Commodity & Other Contracts

Total equity, commodity and other contracts as a percent of total derivative contracts.

Derivatives Position

Futures and Forwards

Total futures and forward contracts as a percent of total derivative contracts.

Written Options

Total written options both exchange traded and over-the-counter as a percent of total derivative contracts.

Exchange Traded

Total written options which are exchange traded as a percent of total derivative contracts.

Over-The-Counter

Total written options which are traded over-the-counter as a percent of total derivative contracts.

Purchased Options

Total purchased options both exchange traded and over-the-counter as a percent of total derivative contracts.

Exchange Traded

Total purchased options which are exchange traded as a percent of total derivative contracts.

Over-The-Counter

Total purchased options which are traded over-the-counter as a percent of total derivative contracts.

Swaps

Total swaps as a percent of total derivative contracts.

Held-For-Trading

Total derivative contracts held for trading as a percent of total derivative contracts.

Interest Rate Contracts

Total interest rate contracts as a percent of total derivative contracts.

Foreign Exchange Contracts

Total foreign exchange contracts as a percent of total derivative contracts.

Equity, Commodity and Other Contracts

Total equity, commodity and other contracts as a percent of total derivative contracts.

Non-Traded

Total non-traded derivatives as a percent of total derivative contracts.

Interest Rate Contracts

Total non-traded interest rate contracts as a percent of total derivative contracts.

Foreign Exchange Contracts

Total non-traded foreign exchange contracts as a percent of total derivative contracts.

Equity, Commodity and Other Contracts

Total non-traded equity, commodity and other contracts as a percent of total derivative contracts.

Non Traded Marked-to-Market

Total non-traded contracts that are marked-to-market as a percent of total derivative contracts.

Derivative Contracts (RBC Def.)

Total derivative contracts as defined for risk based capital purposes as a percent of total derivative contracts. For quarters prior to March 31, 2001 this item is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

One Year or Less

Total derivative contracts maturing one year or less as defined for risk based capital purposes as a percent of total derivative contracts. Prior to March 31, 2001 this item is computed only for banks that answer "yes" to RC-R item 1 or have assets greater

then \$1 billion or otherwise complete all of RC-R.

Over 1 Year to 5 Years

Total derivative contracts maturing one to five years as defined for risk based capital purposes as a percent of total derivative contracts. Prior to March 31, 2001 this item is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Over 5 Years

Total derivative contracts maturing over five years as defined for risk based capital purposes as a percent of total derivative contracts. Prior to March 31, 2001 this item is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Gross Negative Fair Value

Total of all derivative contracts with a negative fair value as a percent of total derivative contracts. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Gross Positive Fair Value

Total of all derivative contracts with a positive fair value as a percent of total derivative contracts. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Percent of Tier One Capital:

(note that most computations involving tier one capital (X) are NOT converted to percent format)

Gross Negative Fair Value (X)

Total of all derivative contracts with a negative fair value divided by tier one capital. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Gross Positive Fair Value (X)

Total of all derivative contracts with a positive fair value divided by tier

one capital. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Held-For-Trading (X)

Total of all derivative contracts held-for-trading with a positive fair value divided by tier one capital. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Non-Traded (X)

Total of all derivative contracts not held for trading purposes with a positive fair value divided by tier one capital. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Memo: Marked-to-Market (X)

Total of all derivative contracts not held for trading purposes that are marked to market and that have a positive fair value divided by tier one capital. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Current Credit Exposure on RBC Derivative Contracts (X)

Current credit exposure across all off-balance sheet contracts covered by the risk based capital standards, or RC-R, memoranda item 1 divided by tier one capital. Prior to March 31, 2001 this item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Credit Losses Off Balance Sheet Derivatives

Credit losses on off balance sheet derivatives, or RI, memoranda section, item 10 as a percent of tier one capital. Prior to March 31, 2001 this item is available only for banks filing FFIEC call form 031 and 032 from March 31, 1996 forward.

Past Due Derivative Instruments:

Fair Value Carried as Asset 90 Days PD

Prior to March 31, 2001 book value of amounts carried as assets of interest

rate, foreign exchange, commodity and other contracts past due 90 days or more, or RC-N memoranda item 4a, column B as a percent of tier one capital. For quarters from March 31, 2001 forward fair value used.

Other Ratios:

Current Credit Exposure/Risk Weighted Assets

Current credit exposure across all off-balance sheet contracts covered by the risk based capital standards, or RC-R, memoranda item 1, as a percent of total risk weighted assets. This ratio is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Credit Losses on Derivatives/Credit Allowance

Credit losses on off balance sheet derivatives, or RI, memoranda section, item 10 as a percent of the ending balance in the allowance for credit losses, or item RI-B.II.6. This item is calculated only for banks filing FFIEC call form 031 and 032 from March 31, 1996 forward.

Impact of Non-Traded Derivative Contracts:

Increase (Decrease) in Interest Income/ Net Income

Impact of off-balance sheet derivatives held for purposes other than trading on interest income, or RI memoranda item 9.a as percent of net income. Computed only for banks filing FFIEC call form 031 and 032.

Increase (Decrease) in Interest Expense/ Net Income

Impact of off-balance sheet derivatives held for purposes other than trading on interest expense, or RI memoranda item 9.b as percent of net income. Computed only for banks filing FFIEC call form 031 and 032.

Increase (Decrease) in Other Noninterest Allocations/Net Income

Impact of off-balance sheet deriva-

tives held purposes other than trading on other noninterest allocations, or RI memoranda item 9.b as percent of net income. Computed only for banks filing FFIEC call form 031 and 032.

Increase (Decrease) in Net Income/Net Income

Impact of off-balance sheet derivatives held for purposes other than trading on net income or the sum of RI memoranda items 9 a., b. and c as percent of net income. Computed only for banks filing FFIEC call form 031 and 032.

	12/31/2003			12/31/2002			12/31/2001			12/31/2000		12/31/1999	
	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	BANK	PEER1
ASSETS, PERCENT OF AVG ASSETS													
TOTAL LOANS	28.25	57.21	6	29.19	59.06	6	35.68	60.87	7	40.18	60.37	40.64	60.53
LEASE FINANCING RECEIVABLES	1.97	2.03	54	1.98	2.31	47	2.18	2.48	47	2.53	2.98	3.10	3.02
LESS: LN&LS ALLOWANCE	0.56	0.89	20	0.58	0.92	18	0.59	0.97	12	0.68	0.91	0.84	0.95
NET LOANS & LEASES	29.66	58.92	6	30.59	61.07	8	37.26	63.04	7	42.03	63.19	42.90	63.50
INTEREST-BEARING BANK BALANCES	1.43	1.03	76	1.8	0.95	80	4.99	0.81	92	2.95	0.83	3.65	1.07
FEDERAL FUNDS SOLD & RESALES	14.74	3.28	91	13.51	3.75	8	11.78	3.40	8	9.12	2.63	9.21	2.85
TRADING ACCOUNT ASSETS	29.83	1.31	97	29.53	1.34	98	17.98	1.14	97	15.60	1.06	15.73	1.03
HELD-TO-MATURITY SECURITIES	0.04	0.93	52	0.07	0.55	61	0.11	0.70	55	0.19	1.09	0.33	1.34
AVAILABLE-FOR-SALE SECURITIES	10.96	19.23	21	11.18	17.32	29	13.84	15.76	42	17.62	16.31	16.77	15.65
TOTAL EARNING ASSETS	86.66	8.90	27	86.76	8.71	27	85.96	8.15	27	87.51	8.79	8.59	8.73
NONINT CASH & DUE FROM BANKS	3.13	3.36	47	3.44	3.59	56	4.89	4.20	70	4.8	4.13	4.59	4.64
PREMISES, FIX ASSTS & CAP LEASES	0.97	1.01	49	1.03	1.04	48	1.08	1.04	50	1.11	1.04	1.07	1.15
OTHER REAL ESTATE OWNED	0.02	0.05	35	0.01	0.05	23	0.01	0.04	25	0.01	0.03	0.04	0.03
ACCEPTANCES & OTHER ASSETS	9.24	6.53	73	8.77	6.39	72	8.06	6.24	71	6.49	5.61	5.72	5.20
SUBTOTAL	13.35	11.10	72	13.25	11.29	72	14.03	11.85	72	12.49	11.21	11.42	11.27
TOTAL ASSETS	100.01	100.00		100.01	100.00		99.99	100.00		100.00	100.00	100.01	100.00
STANDBY LETTERS OF CREDIT	7.91	3.60	87	9.03	3.72	90	8.87	4.14	87	10.41	4.14	11.99	4.80
LIABILITIES, PERCENT OF AVG ASST													
DEMAND DEPOSITS	4.41	6.98	28	5.31	7.52	31	6.44	8.22	28	6.19	8.93	6.98	10.91
ALL NOW & ATS ACCOUNTS	0.35	1.53	15	0.39	1.32	16	0.38	1.33	12	0.34	1.29	0.42	1.53
MONEY MARKET DEPOSIT ACCOUNTS	11.04	23.42	13	9.10	22.05	11	9.18	20.09	8	9.54	17.14	8.49	16.12
OTHER SAVINGS DEPOSITS	5.51	8.86	47	5.45	8.72	47	6.24	7.81	57	6.72	7.34	7.13	7.91
TIME DEP LESS THAN \$100M	1.00	8.94	10	1.30	9.74	13	2.09	11.35	14	2.40	12.53	2.27	12.05
CORE DEPOSITS	22.30	52.98	9	21.54	53.45	6	24.33	51.86	7	25.19	50.26	25.29	50.44
TIME DEP OF \$100M OR MORE	6.53	7.03	53	6.50	6.63	61	8.41	7.81	62	8.08	8.22	8.77	7.05
DEPOSITS IN FOREIGN OFFICES	20.22	4.36	89	21.35	4.25	90	26.25	5.02	92	28.47	6.21	28.32	6.99
TOTAL DEPOSITS	49.06	66.68	8	49.39	66.60	8	59.00	66.96	20	61.74	66.69	62.37	66.27
FEDERAL FUNDS PURCH & REPOS	16.67	9.51	80	17.95	8.61	86	14.41	8.84	78	14.73	8.58	12.84	10.04
TOTAL FED HOME LOAN BORROWINGS	0.00	3.87	17	0.03	4.05	26	0.18	2.94	34	NA	0.00	NA	0.00
TOTAL OTH BORROWINGS	22.26	4.89	95	20.40	5.45	93	14.09	6.44	87	12.04	11.54	12.78	10.72
MEMO: SHT TER N CORE FUNDING	30.39	23.44	73	33.36	23.53	79	36.17	26.69	78	35.20	28.40	39.26	28.77
ACCEPTANCES & OTHER LIABILITIES	4.92	3.11	82	4.67	3.17	77	4.87	2.95	82	3.8	2.49	3.95	2.66
TOTAL LIABILITIES (INCL MORTG)	92.91	90.23	91	92.43	90.13	87	92.55	90.03	90	92.38	90.52	91.94	90.49
SUBORDINATED NOTES & DEBENTURES	1.30	1.21	52	1.55	1.32	56	1.60	1.46	51	1.69	1.39	1.80	1.45
ALL COMMON & PREFERRED CAPITAL	5.80	8.41	9	6.01	8.39	11	5.85	8.36	5	5.93	7.94	6.26	7.82
TOTAL LIABILITIES & CAPITAL	100.01	100.00		99.99	100.00		100.00	100.00		100.02	100.00	99.99	100.00
MEMO: ALL BROKERED DEPOSITS	0.00	2.40	27	0.00	1.71	25	0.00	2.14	22	0.02	2.20	0.02	1.19
INSURED BROKERED DEP	0.00	1.47	38	0.00	0.99	37	0.00	1.27	34	0.02	1.18	0.02	0.56
DIRECT & INDIRECT INV IN RE	0.00	0.00	84	0.00	0.00	83	0.00	0.01	81	0.00	0.01	0.03	0.00
LOANS HELD FOR SALE	14.35	3.53	87	7.8	3.02	87	1.83	2.90	51	1.25	2.37	2.23	1.86

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Balance Sheet-Percentage Composition of Assets and Liabilities

This page presents the major components of assets, liabilities, and capital as a percentage of total assets. Averages used on this page are a year-to-date average of end-of-period balances, including the prior year-end. Thus, for December, an average would be composed of the balance at December for the prior year, March, June, September and December of the current year. Please note that the averages used on this page are not used for earnings analysis on pages 1, 3 and 12.

Assets, Percent of Average Assets

Total Loans

Average total loans net of unearned income divided by average total assets. This item is derived by subtracting lease-financing receivables and unearned income from total loans and leases shown on the Report of Condition Schedule RC-C, Loan and Lease-Financing Receivables.

Lease-Financing Receivables

Average lease-financing receivables divided by average total assets.

Less: Loan & Lease Allowance

Average loan and lease allowance divided by average total assets.

Net Loans & Leases

Average loans and lease-financing receivables net of unearned income and loss allowances/reserves divided by average total assets.

Interest-Bearing Bank Balances

Average of all interest-bearing balances due from depository institutions divided by average total assets.

Federal Funds Sold & Resales

Average federal funds sold and securities purchased under agreements to resell divided by average total assets.

Trading Account Assets

Average trading account assets divided by average total assets.

Held-to-Maturity Securities

For March 31, 1994 and subsequent quarters, held-to-maturity securities are included. For prior periods, total securities excluding trading assets are used.

Available-for-Sale Securities

For March 31, 1994 and subsequent quarters, available-for-sale securities are shown.

Total Earning Assets

The sum of the averages for net loans and lease-financing receivables, held-to-maturity and available-for-sale securities, interest-bearing balances due from depository institutions, federal funds sold and resold, and trading-account securities, divided by average total assets.

Noninterest Cash & Due From Banks

Average Noninterest-bearing balances due from depository institutions, plus average currency and coin, divided by average total assets.

Premises, Fixed Assets & Capital Leases

Average bank premises, furniture and fixtures, equipment, and other assets representing bank premises (including capitalized leases) divided by average total assets.

Other Real Estate Owned

Average real estate owned other than bank premises divided by average total assets.

Acceptance & Other Assets

The sum of the average for customers liability to the bank on acceptances outstanding, investments in unconsolidated subsidiaries and associated companies, and all other assets not included above, divided by average total assets.

Subtotal

The amount of Non interest cash and due from depository institutions, premises, and fixed assets (including capitalized leases), other real estate owned, acceptances and other assets divided by average total assets.

Total Assets

The total of the various percentages listed above. In all instances, the figure should approximate 100 percent.

Standby Letters of Credit

Average standby letters of credit divided by average total assets.

Liabilities, Percent of Average Assets

Demand Deposits

Average demand deposits divided by average total assets.

All NOW and ATS Accounts

Average NOW and ATS accounts divided by average total assets. See the description of these accounts for UBPR Page 04.

Money Market Deposit Accounts

Average MMDAs divided by average total assets.

Other Savings Deposits

The average of all savings deposits other than MMDAs, divided by average total assets.

Time Deposits Under \$100 Thousand

Average total time deposits of less

than \$100 thousand, divided by average total assets.

Core Deposits

The average of total deposits, less time deposits of \$100 thousand or more, less deposits in foreign offices, divided by average total assets.

Time Deposits of \$100M or More

The sum of the averages for time certificates of deposit of \$100 thousand or more and other time deposits in amounts of \$100 thousand or more divided by average total assets.

Deposits in Foreign Offices

The average of total deposits in foreign offices (including both interest-bearing and Non interest-bearing), Edge and agreement subsidiaries, and IBFs, divided by average total assets.

Total Deposits

Sum of all deposit categories above.

Federal Funds Purch & Repos

Average federal funds purchased and securities sold under agreements to repurchase divided by average total assets.

Total Federal Home Loan Bank Borrowings

From March 31, 2001 forward includes information from schedule RC-M Five period average of Federal Home Loan Bank Borrowings with a remaining maturity of under one year

(RCFD2651) plus remaining maturity of one through 3 years (RCFDB565) plus remaining maturity of over three years (RCFDB566) expressed as a percentage of average total assets.

Total Other Borrowings

From March 31, 2001 forward includes information from schedule RC-M Five period average of Other Borrowed Money with a remaining maturity of under one year (RCFDB571) plus remaining maturity of one through 3 years (RCFDB567) plus remaining maturity of over three years (RCFDB568) expressed as a percentage of average total assets. For prior quarters includes Other Borrowed Money with a remaining maturity of under one year (RCFD2332) plus remaining maturity of one through three years (RCFDA547) plus remaining maturity of over three years (RCFDA548)

Memo: Short Term Non Core Funding

See definition on page 4 for this caption.

Acceptances & Other Liabilities

The sum of the averages for the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above, divided by average total assets.

Total Liabilities (Including Mortgages)

Average total liabilities (excluding notes and debentures subordinated

to deposits) divided by average total assets.

Subordinated Notes & Debentures

Average notes and debentures subordinated to deposits divided by average total assets.

All Common & Preferred Capital

Average of all preferred and common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments, divided by average total assets.

Total Liabilities & Capital

The total of the various percentages listed above. In all instances, this figure should approximate 100 percent.

Memo: All Brokered Deposits

Average total brokered deposits divided by average assets.

Insured Brokered Dep

Average Brokered deposits issued in denominations less than \$100,000 or participated out in shares less than \$100,000 divided by average assets.

Direct and Indirect Investment in RE

Average direct and indirect investments in real estate ventures divided by average assets.

Loans Held for Sale

Loans held for sale as reported on schedule RC divided by average gross loans.