

CHARTER

COUNTY

ANALYSIS OF CREDIT ALLOWANCE AND LOAN MIX

	<u>12/31/2003</u>			<u>12/31/2002</u>			<u>12/31/2001</u>			<u>12/31/2000</u>		<u>12/31/1999</u>		
CHANGE: CREDIT ALLOWANCE (\$000)														
BEGINNING BALANCE		3,572,000			3,275,000			2,399,000			2,424,000			3,031,000
GROSS CREDIT LOSSES		1,527,000			2,348,000			1,329,000			713,000			839,000
MEMO: LOANS HFS WRITEDOWN		79,000			12,000			0			0			0
RECOVERIES		431,000			179,000			163,000			163,000			163,000
NET CREDIT LOSSES		1,096,000			2,169,000			1,166,000			550,000			676,000
PROVISION FOR CREDIT LOSS		512,000			2,382,000			1,707,000			369,000			220,000
OTHER ADJUSTMENTS		163,000			84,000			335,000			326,000			-151,000
ENDING BALANCE		3,151,000			3,572,000			3,275,000			2,569,000			2,424,000
AVERAGE TOTAL LOANS & LEASES		194,896,250			179,590,000			166,064,250			145,954,750			131,198,750
ANALYSIS RATIOS	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	BANK	PEER1	
LOSS PROVISION TO AVERAGE ASSETS	0.08	0.32	12	0.41	0.43	56	0.38	0.49	45	0.11	0.38	0.07	0.27	
RECOVERIES TO PRIOR CREDIT LOSS	18.36	19.61	52	13.47	20.24	25	22.86	27.38	47	19.43	30.11	18.25	31.40	
NET LOSS TO AVERAGE TOTAL LN&LS	0.56	0.51	65	1.21	0.66	84	0.70	0.67	60	0.38	0.43	0.52	0.43	
GROSS LOSS TO AVERAGE TOT LN&LS	0.78	0.65	71	1.31	0.80	80	0.80	0.81	58	0.49	0.56	0.64	0.58	
RECOVERIES TO AVERAGE TOT LN&LS	0.22	0.13	89	0.10	0.12	48	0.10	0.12	48	0.11	0.12	0.12	0.15	
LN&LS ALLOWANCE TO TOTAL LN&LS	1.71	1.47	72	1.94	1.52	77	1.84	1.63	65	1.52	1.48	1.70	1.45	
LN&LS ALLOWANCE TO NET LOSSES (X)	2.88	3.68	41	1.65	2.83	18	2.81	2.97	55	4.36	4.65	3.33	4.24	
LN&LS ALL TO NONACCURAL LN&LS (X)	1.25	2.36		0.87	1.89		1.37	1.95		1.58	2.28	1.64	3.07	
EARN COVER OF NET LN&LS LOSS (X)	6.32	9.44	38	1.43	7.81	5	3.90	6.96	34	10.19	11.31	8.82	11.14	
NET LOSSES BY TYPE OF LN&LS														
REAL ESTATE LOANS	0.02	0.17	27	0.04	0.16	27	0.05	0.20	31	0.10	0.10	0.01	0.08	
LOANS TO FINANCE COMM L REAL EST	-0.17	0.08	4	-0.04	0.04	2	0.55	0.07	90	0.42	0.01	-0.10	-0.01	
CONSTRUCTION & LAND DEV	0.00	0.06	46	-0.41	0.10	1	0.30	0.08	92	0.49	0.03	0.00	0.00	
SECURED BY FARMLAND	0.00	0.04	75	0.00	0.08	76	0.00	0.28	64	0.00	0.01	0.00	0.02	
SINGLE & MULTI FAMILY MORTGAGE	0.03	0.16	30	0.09	0.12	50	0.06	0.15	41	0.11	0.12	0.04	0.11	
HOME EQUITY LOANS	0.00	0.13	23	0.00	0.14	23	0.04	0.18	35	0.32	0.14	0.06	0.13	
1-4 FAMILY NON-REVOLVING	0.03	0.19	34	0.10	0.14	56	0.06	0.13	54	0.10	0.11	0.04	0.11	
MULTIFAMILY LOANS	0.00	0.01	76	0.62	0.04	94	0.00	0.03	71	0.00	0.01	0.00	-0.01	
NON-FARM NON-RESIDENTIAL MTG	-0.11	0.11	2	-0.57	0.15	2	-0.21	0.17	2	-0.37	0.04	-0.59	0.01	
RE LOANS IN FOREIGN OFFICES	0.00	0.01	90	0.00	0.00	91	0.00	0.01	88	NA	0.00	NA	0.00	
AGRICULTURAL LOANS	0.00	0.13	68	0.00	0.41	54	0.00	0.30	64	0.00	0.18	NA	0.23	
COMMERCIAL AND INDUSTRIAL LOANS	2.36	1.07	91	5.19	1.47	93	2.52	1.40	84	1.10	0.67	2.13	0.52	
LEASE FINANCING	0.55	0.56	60	0.90	0.63	65	0.38	0.45	58	0.40	0.24	0.33	0.24	
LOANS TO INDIVIDUALS	0.73	1.26	27	0.91	1.19	40	0.83	1.21	38	0.96	1.23	0.95	1.42	
CREDIT CARD PLANS	NA	2.04	53	NA	1.66	59	0.00	1.83	57	3.91	3.45	4.70	3.17	
ALL OTHER LOANS & LEASES	0.03	0.17	47	0.23	0.30	68	0.10	0.30	60	0.02	0.21	0.01	0.36	
LOANS TO FOREIGN GOVERNMENTS	0.00	0.00	94	-0.16	0.00	2	1.27	-0.03	97	0.00	-0.31	-0.12	0.00	

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Analysis of Credit Allowance and Loan Mix

The top portion of this page presents data regarding the allowance for loan and lease financing receivables losses. The dollar figures provide a reconciliation of changes to the reserve from schedule RI-B, and the ratios are provided to highlight trends and permit assessment of the adequacy of the reserve.

The bottom portion of page 7 presents net loan losses by type of loan. For each type of loan, the charge off rate is annualized. Negative values for those ratios indicate net recoveries.

Page 7 A presents a detailed analysis of the loan portfolio mix.

Change: Credit Allowance (\$000)

Beginning Balance

Balance of the allowance for possible loan and lease losses at the beginning of the year. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Gross Credit Losses

Gross amount of loan and lease losses year to date. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only. Note that gross credit losses includes the writedown taken on loans held for sale. This item is added back to allow reconciliation with loan loss data by type of loan as reported on schedule RI-B, section a.

Memo: Loans Held For Sale Writedown

Writedown arising from transfer of loans to a held for sale status as reported on schedule RI-B, section b.

Recoveries

Gross amount of recoveries on previ-

ously charged off loans and leases year to date.

From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Net Credit Losses

Gross loan and lease losses less gross loan and lease recoveries. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Provision for Credit Losses

Bank's provision for possible loan and lease losses charged to current operating expenses for the year to date. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Other Adjustments

Amount of other increases (decreases) in the reserve, including changes incident to mergers and absorption. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Ending Balance

Beginning balance, minus net loan and lease losses, plus the provision for credit losses and other adjustments. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Average Total Loans and Leases

Average total loans for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods plus lease financing receivables outstanding as of the last reporting period (December 31) of the preceding year and for each reporting period during the year divided by the number of reporting periods. See Section II, Technical Information, for more information concerning the calculation of averages.

Analysis Ratios

Loss Provision to Average Assets

Provisions for possible credit losses divided by average assets. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Recoveries to Prior-Period Losses

Gross credit recoveries in the current year divided by gross credit losses of the preceding year. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Net Loss to Average Total Loan & Lease

Gross loan and lease charge offs, less gross recoveries, divided by average total loans and leases. If gross recoveries exceed gross losses, NA is shown at this caption.

Gross Loss to Average Total Loans & Leases

Gross loan and lease losses divided by average total loans and leases.

Recoveries to Average Total Loans & Leases

Gross loan and lease recoveries divided by average total loans and leases.

Loan and Lease Allowance to Total Loans & Leases

The ending balance of the allowance for loan and lease losses divided by total loans and leases.

Loan and Lease Allowance to Net Losses (X)

The ending balance of the allowance for loan and lease losses divided by net loan and lease losses. If gross loss recoveries exceed gross losses, NA is shown at this caption.

Loan and Lease Allowance to Nonaccrual Loan & Lease (X)

The ending balance of the allowance for loan and lease losses divided by the aggregate amount of nonaccrual loans and leases.

Earnings Coverage of Net Losses (X)

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

Net Losses by Type of Loan and Lease

Each of these ratios consists of the year to date net loss (change offs less recoveries from Schedule RI-B) for that type of loan divided by the year to date average for that type of loan. Charge off rates are annualized. Negative values for these ratios indicate net recoveries. The loan definitions follow those used for RI-B. As a consequence averages used will come from 4 period average of schedule RC-K when available or 5 period average from schedule RC-C. Ratio definitions give source of average loans by category of loans.

Real Estate Loans

Average real estate loans from RC-K used.

Loans to Finance Commercial Real Estate

Average loans to finance commercial real estate from RC-C.

Construction and Land Dev

Construction and land development loans from schedule RC-C.

Secured by Farmland

Real estate loans secured by farmland from RC-C.

Single and Multifamily Mortgage

One to four and five or more family residential mortgages from RC-C.

Home Equity Loans

Home equity loans on 1-4 family residential mortgages from RC-C.

1-4 Family Non Revolving

All other loans secured by 1-4 family residential properties from RC-C.

Multifamily Loans

Five or more multifamily residential mortgages from RC-C

Non Farm Non Residential Mtg

Non farm non residential mortgages from RC-C.

RE Loans in Foreign Offices

Average real estate loans in foreign offices from RC-C used.

Agricultural Loans

Average agricultural loans from RC-K used.

Commercial and Industrial Loans

Average commercial and industrial loans from RC-K used.

Lease Financing

Average lease financing form RC-K used.

Loans to Individuals

Average loans to individuals from RC-K used.

Credit Card Plans

From March 31, 2001 forward average from RC-K is used for all banks. Prior to March 31, 2001 average credit card loans from RC C for FFIEC 031 and 032 filers and RC K for 033 and 034 filers.

All Other Loans and Leases

From March 31, 2001 forward for banks filing call form 041 derived from RC-K: average total loans less loans secured by real estate, commercial and industrial loans and loans to individuals. For prior quarters available for banks filing call form 031 and 032.

From March 31, 2001 forward for banks filing call form 031 derived from RC-K: average total loans less loans secured by real estate, commercial and industrial loans, loans to individuals and loans to finance agricultural production.

For quarters prior to March 31, 2001 for banks filing call form 031 or 032 derived from RC-K: average total loans less loans secured by real estate, commercial and industrial loans, loans to individuals and loans to finance agricultural production.

Loans to Foreign Governments

Average loans to foreign governments from RC-C for FFIEC 031 and 032 filers.

CHARTER COUNTY ANALYSIS OF LOAN AND LEASE ALLOWANCE AND LOAN MIX

	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
LOAN MIX, % AVERAGE GROSS LN&LS													
CONSTRUCTION & DEVELOPMENT	0.57	5.01	13	0.54	5.11	13	0.40	4.81	10	0.28	4.05	0.22	3.20
1 - 4 FAMILY RESIDENTIAL	33.18	30.53	58	26.63	28.41	51	25.51	25.71	55	26.46	24.35	24.20	22.81
HOME EQUITY LOANS	2.82	6.25	31	2.14	5.36	26	1.70	4.30	21	1.50	3.82	1.34	3.06
OTHER REAL ESTATE LOANS	1.47	14.86	9	1.83	14.41	9	1.33	13.16	8	1.47	12.94	1.69	12.31
FARMLAND	0.00	0.27	26	0.00	0.27	23	0.01	0.26	24	0.01	0.23	0.00	0.23
MULTIFAMILY	0.06	1.69	10	0.18	1.42	12	0.13	1.29	10	0.15	1.40	0.15	1.28
NON-FARM NON-RESIDENTIAL	1.41	12.44	9	1.64	12.25	9	1.19	11.19	8	1.31	10.95	1.53	10.42
TOTAL REAL ESTATE	35.22	53.82	17	29.00	50.63	15	27.24	45.76	17	28.21	42.91	26.10	39.39
FINANCIAL INSTITUTION LOANS	1.18	1.57	73	1.49	1.52	75	1.42	1.53	74	1.03	1.41	0.57	0.96
AGRICULTURAL LOANS	0.01	0.38	19	0.02	0.40	23	0.03	0.39	22	0.01	0.39	0.00	0.36
COMMERCIAL & INDUSTRIAL LOANS	15.86	19.65	39	18.02	21.13	40	20.76	24.88	37	19.71	26.19	18.51	27.17
LOANS TO INDIVIDUALS	16.52	10.23	76	13.70	9.91	73	12.46	9.99	68	10.61	11.29	9.60	12.19
CREDIT CARD LOANS	0.00	0.74	49	0.00	0.62	47	0.06	0.94	34	0.64	1.40	0.76	1.74
MUNICIPAL LOANS	0.01	0.37	21	0.64	0.36	75	0.21	0.37	41	0.02	0.41	0.03	0.45
ACCEPTANCES OF OTHER BANKS	NA	0.00	98	NA	0.00	98	0.00	0.00	84	0.00	0.00	0.00	0.01
FOREIGN OFFICE LOANS & LEASES	17.39	1.67	93	20.53	1.82	93	21.30	2.11	92	24.36	2.40	28.14	3.42
ALL OTHER LOANS	7.35	2.43	84	10.30	2.54	87	10.95	2.66	90	10.24	3.13	10.07	4.00
LEASE FINANCING RECEIVABLES	6.45	3.48	76	6.29	3.87	69	5.63	4.01	65	5.81	4.67	6.96	4.75
SUPPLEMENTAL:													
LOANS TO FOREIGN GOVERNMENTS	0.35	0.03	91	0.35	0.04	91	0.43	0.04	91	0.63	0.06	1.22	0.11
LOANS TO FINANCE COMMML REAL EST	0.91	0.74	64	1.59	0.96	75	2.35	0.97	87	2.32	0.90	2.32	1.06
MEMORANDUM (% OF AVG TOT LOANS):													
LOAN & LEASE COMMITMENTS	91.61	53.13	89	114.66	51.86	90	112.13	54.62	88	90.35	57.69	106.75	68.76
OFFICER, SHAREHOLDER LOANS	0.04	0.49	30	0.07	0.47	31	0.07	0.52	34	0.00	0.50	0.00	0.66
OFFICER, SHAREH LOANS TO ASSETS	0.01	0.26	27	0.02	0.28	29	0.02	0.31	25	0.00	0.29	0.00	0.38
OTHER REAL ESTATE OWNED % ASSETS													
CONSTRUCTION & LAND DEVELOPMENT	0.00	0.00	76	0.00	0.00	83	0.00	0.00	90	0.00	0.00	0.00	0.00
FARMLAND	0.00	0.00	95	0.00	0.00	97	0.00	0.00	98	0.00	0.00	0.00	0.00
1-4 FAMILY	0.02	0.03	67	0.01	0.02	54	0.01	0.02	60	0.01	0.01	0.01	0.01
MULTIFAMILY	0.00	0.00	95	0.00	0.00	95	0.00	0.00	97	0.00	0.00	0.00	0.00
NON-FARM-NON-RESID	0.00	0.01	38	0.00	0.01	34	0.00	0.01	30	0.00	0.01	0.00	0.01
FOREIGN OFFICES	0.00	0.00	94	0.00	0.00	95	0.00	0.00	91	0.00	0.00	0.00	0.00
SUBTOTAL	0.02	0.05	38	0.01	0.05	26	0.01	0.04	27	0.01	0.03	0.01	0.03
DIRECT AND INDIRECT INV	0.00	0.00	93	0.00	0.00	91	0.00	0.00	92	0.00	0.00	0.03	0.00
TOTAL	0.02	0.05	35	0.01	0.05	23	0.01	0.04	25	0.01	0.03	0.04	0.03
ASSET SERVICING % ASSETS													
MORTG SERV W RECOURSE	0.02	0.49	58	0.03	0.45	59	0.02	0.56	58	NA	0.00	NA	0.00
MORTG SERV WO RECOURSE	60.18	16.74	91	57.06	14.41	91	50.87	13.06	91	NA	0.00	NA	0.00
OTHER FINANCIAL ASSETS	0.88	2.02	69	0.63	1.91	62	0.55	1.85	68	NA	0.00	NA	0.00
TOTAL	61.08	22.94	89	57.72	19.95	87	51.44	18.80	87	NA	0.00	NA	0.00

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Analysis of Loan and Lease Allowance and Loan Mix

Loan Mix % Average Gross Loans

Loans are distributed by category as a percent of average gross loans. Loans are averaged using the ending balance for the prior year-end plus the interim quarters for the current year. Data comes from report of condition schedule RC-C. Details on individual categories are provided only where call items are combined, otherwise report of condition definitions apply to individual categories of loans.

If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

Construction and Land Development

1-4 Family Residential

Home Equity

Also included in 1-4 family residential.

Other Real Estate Loans

Includes the following categories of loans.

Farmland

Loans secured by farmland.

Multifamily

Secured by multifamily (5 or more) residential properties.

Non-Farm Non-Residential

Total Real Estate

Total of previous real estate loan categories.

Financial Institution Loans

Loans to depository institutions.

Agricultural Loans

Loans to Finance agricultural production and other loans to farmers.

Commercial and Industrial Loans

Loans to Individuals

Other loans including single payment, installment.

Credit Card Loans

Municipal Loans

Obligations other than securities to state and local political subdivisions in the U.S.

Acceptances of Other Banks

Foreign Office Loans

For banks filing FFIEC 031 form. Represents the difference between consolidated bank loans and leases and loans and leases in domestic offices.

All Other Loans

Other loans, loans for purchasing and carrying securities and loans to foreign governments.

Lease Financing Receivables

Supplemental

The following categories of loans are included in previous loan mix captions.

Loans to Foreign Governments

Loans to foreign governments. Available for all banks from March 31, 2001 forward. Available Prior to March 31, 2001 for FFIEC 033, 032, 031 filers. Includes domestic and foreign office loans.

Loans to Finance Commercial Real Estate

Loans to finance commercial real estate, construction and development not secured by real estate.

Memorandum (% of Average Total Loans):

Loan & Lease Commitments

Outstanding commitments to make or purchase loans or to extend credit in the form of lease-financing arrangements divided by average total loans.

Officer, Shareholder Loans

Extension of credit to the bank's executive officers, principal shareholders, and their related interest as of the report date divided by average total loans.

Officer, Shareholder Loans to Assets

Extension of credit to the bank's executive officers, principal shareholders, and their related interest divided by total assets.

Other Real Estate Owned % Assets

Provides a distribution of other real estate owned by type property from report of condition RC-M. Average individual categories are divided by average assets.

Construction & Land Development

Construction and land development in domestic offices.

Farmland

Farmland in domestic offices.

1-4 Family

1-4 Family residential property in domestic offices.

Multifamily

Multifamily (5 or more) in domestic offices.

Non-Farm-Non-Resident

Non-farm non-residential properties in domestic offices.

Foreign Offices

Other real estate owned booked in foreign offices (031 filers only).

Subtotal

Sum of above other real estate owned.

Direct and Indirect Inv.

Direct and indirect investments in other real estate ventures.

Total

Total of other real estate owned and direct and indirect investment in real estate ventures.

Asset Servicing % Assets

Provides a distribution of asset servicing by type as a percent of average assets.

Mortgages Serviced With Recourse

Available from March 31, 2001 forward. Principal balance of mortgages serviced with recourse or other servicer provided enhancements as percent of total assets.

Mortgages Serviced Without Recourse

Available from March 31, 2001 for-

ward. Principal balance of mortgages serviced without recourse or other servicer provided enhancements as percent of total assets.

Other Financial Assets

Available from March 31, 2001 forward. Balance of other financial assets as percent of total assets.

Total

Total of above categories as a percent of total assets.

CHARTER COUNTY

ANALYSIS OF PAST DUE, NONACCRUAL & RESTRUCTURED LOANS & LEASES

	12/31/2003			12/31/2002			12/31/2001			12/31/2000		12/31/1999	
NON-CURRENT LN&LS (\$000)													
90 DAYS AND OVER PAST DUE	48,000			60,000			44,000			64,000		64,000	
TOTAL NONACCRUAL LN&LS	2,520,000			4,114,000			2,384,000			1,517,000		1,374,000	
TOTAL NON-CURRENT LN&LS	2,568,000			4,174,000			2,428,000			1,581,000		1,438,000	
LN&LS 30-89 DAYS PAST DUE	2,524,000			2,125,000			1,566,000						
RESTRUCTURED LN&LS 90+ DAYS P/D	0			0			0			0		0	
RESTRUCTURED LN&LS NONACCR	66,000			7,000			0			0		4,000	
RESTRUCTURE LN&LS 30-89 DAYS PD	0			0			0						
CURRENT RESTRUCTURED LN&LS	238,000			16,000			78,000			101,000		45,000	
ALL OTHER REAL ESTATE OWNED	128,000			104,000			41,000			20,000		29,000	
% OF NON-CURR LN&LS BY LN TYPE	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	BANK	PEER1
REAL ESTATE LNS-90+ DAYS P/D	0.00	0.19	15	0.00	0.21	12	0.05	0.23	28	0.01	0.17	0.02	0.19
-NONACCRUAL	0.51	0.55	56	0.54	0.60	54	0.62	0.69	58	0.54	0.57	0.59	0.52
-TOTAL	0.51	0.81	38	0.54	0.88	33	0.67	0.99	47	0.55	0.79	0.61	0.78
-30-89 DAYS P/D	1.47	0.87	79	1.81	1.05	80	1.00	1.31	34				
LNS FIN COML RE-90+ DAYS P/D	0.00	0.05	84	0.00	0.03	79	0.00	0.04	72	0.00	0.01	0.00	0.03
-NONACCRUAL	1.68	0.23	91	0.35	0.33	75	0.59	0.21	80	0.98	0.26	0.15	0.12
-TOTAL	1.68	0.30	89	0.35	0.39	69	0.59	0.27	75	0.98	0.34	0.15	0.19
-30-89 DAYS P/D	3.19	0.46	91	3.99	0.55	91	0.52	0.46	74				
CONST & LAND DEV-90+ DAYS P/D	0.00	0.04	58	0.00	0.06	48	0.00	0.10	42	0.41	0.06	0.00	0.07
-NONACCRUAL	0.86	0.41	82	0.91	0.62	76	4.72	0.71	91	4.55	0.52	4.84	0.56
-TOTAL	0.86	0.48	79	0.91	0.72	72	4.72	0.84	91	4.97	0.64	4.84	0.68
-30-89 DAYS P/D	3.89	0.76	91	2.08	0.89	80	5.54	1.33	97				
SINGLE & MULTI MTG-90+ DAYS P/D	0.00	0.29	20	0.00	0.30	15	0.00	0.30	17	0.00	0.24	0.00	0.25
-NONACCRUAL	0.49	0.37	67	0.49	0.37	66	0.54	0.43	68	0.45	0.47	0.49	0.35
-TOTAL	0.49	0.75	45	0.49	0.78	41	0.54	0.83	38	0.45	0.77	0.49	0.73
-30-89 DAYS P/D	1.31	0.99	71	1.88	1.24	79	0.80	1.41	31				
NON-FARM/RESI MTG-90+ DAYS P/D	0.00	0.06	39	0.00	0.06	36	0.61	0.10	97	0.00	0.06	0.00	0.06
-NONACCRUAL	0.52	0.63	42	1.00	0.64	77	0.61	0.71	51	1.10	0.65	1.47	0.77
-TOTAL	0.52	0.73	35	1.00	0.72	73	1.23	0.83	72	1.10	0.73	1.47	0.85
-30-89 DAYS P/D	1.40	0.47	90	0.63	0.49	69	2.32	0.93	87				
RE LNS FOR OFF-90+ DAYS P/D	0.00	0.00	91	0.00	0.00	93	0.36	0.00	97	NA	0.00	NA	0.00
-NONACCRUAL	15.73	0.12	98	2.81	0.09	94	1.98	0.07	91	NA	0.00	NA	0.00
-TOTAL	15.73	0.15	98	2.81	0.09	94	2.34	0.12	91	NA	0.00	NA	0.00
-30-89 DAYS P/D	80.90	0.17	98	0.00	0.14	88	2.88	0.11	94				
COML & INDUST LNS-90+ DAYS P/D	0.09	0.10	56	0.08	0.12	50	0.01	0.12	24	0.04	0.09	0.00	0.07
-NONACCRUAL	4.17	1.38	97	6.07	1.96	97	2.90	1.91	81	1.89	1.31	1.87	0.91
-TOTAL	4.26	1.51	97	6.16	2.12	97	2.91	2.06	78	1.93	1.44	1.87	1.00
-30-89 DAYS P/D	0.90	0.61	73	0.49	0.79	30	0.45	1.12	15				
LOANS TO INDIVDLS-90+ DAYS P/D	0.02	0.23	17	0.02	0.31	16	0.04	0.32	25	0.18	0.45	0.24	0.61
-NONACCRUAL	0.48	0.21	84	0.56	0.21	84	0.66	0.23	85	0.37	0.18	0.48	0.11
-TOTAL	0.50	0.49	61	0.58	0.59	55	0.71	0.62	64	0.55	0.69	0.72	0.80
-30-89 DAYS P/D	1.61	1.55	53	1.73	1.72	45	2.16	2.17	55				

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Analysis of Past-Due, Nonaccrual, and Restructured Loans and Leases

These pages analyze non-current debt, consisting of loans and leases in past-due or nonaccrual status, including those that had been restructured; and current restructured debt, consisting of loans and leases that have been restructured and are in compliance with modified terms. Loans are grouped by type of loan, however reporting differences require special treatment of non-current loan ratios for banks filing call form 033 and 034 prior to March 31, 2001. **From March 31, 2001 forward all banks file past due loan information using the same set of standards.**

Ratio Calculation For Banks Filing FFIEC 031 and 032 Prior to March 31, 2001

The loan and lease categories used under this heading correspond to the categories used in report of condition RC-N and RC-C. For each category the percentage is determined by dividing the end-of-period non-current loan and lease figure by the corresponding loan figure from RC-C.

Ratio Calculation For Banks Filing FFIEC 033 and 034 Prior to March 31, 2001

Prior to March 31, 2001 Banks filing call forms 033 and 034 are permitted to categorize loans using their own internal system for schedules RC-N and RC-K but not for schedule RC-C. For consistency in definition, non current loan and lease ratios use non-current loan information from RC-N and outstanding loan data from RC-K. Analysis of these data should be made in conjunction with analysis of other information on loans and leases provided in this report.

Non-Current LN&LS (\$000)

A recap in dollars of non-current and

restructured loans and leases by past due status.

90 Days and Over

Loans and leases past due over 90 days and still accruing.

Total Nonaccrual LN&LS

Loans and leases on which interest is no longer being accrued.

Total Non-Current LN&LS

Sum of previous two categories.

LN&LS 30–89 Days Past Due

Loans and leases past due 30 through 80 days and still accruing interest.

Restructured LN&LS 90+ Days P/D

Restructured loans and leases past due 90 or more days and still accruing interest.

Restructured LN&LS Non-Accrual

Restructured loans and leases on which interest is no longer being accrued.

Restructured LN&LS 30–89 Days P/D

Restructured loans and leases past due 30 through 89 days and still accruing interest.

Current Restructured Debt

Restructured loan and leases still current by their restructured terms.

All Other Real Estate Owned

All other real estate owned. Excludes direct and indirect investments in real estate.

% of Non-Curr LN&LS By Type

This section presents a distribution of past due loans by type of loan and status of delinquency. In each category of past due loans, e.g. Real Estate Loans 90+ Days Past Due that category is divided by the total for

that type of loan, e.g. Real Estate Loans.

The gross loans and leases category reflects all categories of loans and leases by delinquency to gross loans. See previous description in this section of calculations for specific report form types. Details are provided only where specific loan categories are grouped together or where a call report exception applies. The call report definition applies otherwise.

Each category of loans displays four types of loan delinquency:

Loans 90+ Days Past Due

Loans on Non-Accrual

Total (of the first two categories)

Loans 30–89 days past due. (Note that loans 30-89 days are NOT a part of the previous total.)

Real Estate Loans

From March 31, 2001 forward includes loans secured by real estate.

For quarters prior to March 31, 2001 for banks filing 033 and 034 includes real estate loans. For banks filing 031 and 032 forms includes loans secured by real estate.

Loans Finance Commercial RE

Loans for the purpose of financing commercial real estate from RC-C.

Construction & Land Development

Loans secured by real estate for the purpose of construction and land development from RC-C.

Single & Multi Mortgage

Includes loans secured by mortgages secured by 1–4 and multifamily (5 or more) properties from RC-C.

Non-Farm/Residential Mortgage

Loans secured by mortgages on non-

farm, non residential property from RC-C.

Real Estate Loans in Foreign Offices

Available from March 31, 2001 forward for banks filing 031 call form.

Commercial & Industrial Loans

From March 31, 2001 forward includes commercial and industrial

loans for all banks. Prior to March 31, 2001 for banks filing FFIEC form 031 and 032 includes commercial and industrial loans. Prior to March 31, 2001 for banks filing FFIEC form 033 and 034 includes commercial, time and demand and all other loans.

Loans to Individuals

From March 31, 2001 forward includes loans to individuals other

than credit card plans, for all banks. For banks filing FFIEC form 031 and 032 in quarters prior to March 31, 2001 includes credit cards and other loans to individuals. For banks filing 033 and 034 in quarters prior to March 31, 2001 includes installment loans.

Credit card and related plans from RC-C.

CHARTER COUNTY ANALYSIS OF PAST DUE, NONACCRUAL & RESTRUCTURED LOANS & LEASES

% OF NON-CURR LN&LS BY LN TYPE	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
CREDIT CARD PLANS-90+ DAYS P/D	NA	0.55	57	NA	0.48	59	0.00	0.42	60	1.10	0.61	0.97	0.63
-NONACCRUAL	NA	0.04	82	NA	0.01	91	0.00	0.01	92	0.00	0.05	0.00	0.09
-TOTAL	NA	0.64	53	NA	0.53	59	0.00	0.49	58	1.10	0.74	0.97	0.84
-30-89 DAYS P/D	NA	1.01	52	NA	0.84	59	0.00	0.91	57				
FOREIGN GOVT LNS-90+ DAYS P/D	0.00	0.00	98	0.00	0.03	93	0.00	0.00	97	0.00	0.00	0.00	0.00
-NONACCRUAL	0.00	0.03	93	0.00	0.02	90	0.78	0.02	95	5.26	0.01	3.02	0.01
-TOTAL	0.00	0.03	93	0.00	0.47	86	0.00	0.04	94	5.00	0.01	3.00	0.05
-30-89 DAYS P/D	0.00	0.01	93	0.33	0.03	91	0.21	0.14	90				
LEASE FINANCING-90+ DAYS P/D	0.00	0.03	56	0.00	0.04	55	0.03	0.05	68	0.00	0.05	0.00	0.06
-NONACCRUAL	0.16	0.40	53	0.19	0.39	50	0.33	0.37	61	0.16	0.31	0.14	0.17
-TOTAL	0.00	0.44	47	0.00	0.46	48	0.00	0.42	58	0.00	0.40	0.00	0.29
-30-89 DAYS P/D	1.11	0.51	80	1.08	0.62	79	1.57	0.60	81				
AGRICULTURAL LNS-90+ DAYS P/D	0.00	0.04	71	0.00	0.04	73	0.00	0.05	65	0.00	0.09	0.00	0.10
-NONACCRUAL	0.00	0.92	41	0.00	1.15	31	0.85	1.28	57	1.71	1.16	0.00	1.22
-TOTAL	0.00	1.00	36	0.00	1.27	29	0.85	1.37	54	1.71	1.38	0.00	1.41
-30-89 DAYS P/D	3.13	0.46	95	2.35	0.60	90	0.00	0.88	35				
OTHER LN&LS-90+ DAYS P/D	0.00	0.03	58	0.03	0.04	66	0.01	0.07	55	0.01	0.07	0.07	0.07
-NONACCRUAL	0.38	0.16	80	1.45	0.25	93	0.33	0.36	71	0.28	0.34	0.49	0.18
-TOTAL	0.38	0.20	78	1.48	0.34	90	0.34	0.54	62	0.29	0.43	0.56	0.26
-30-89 DAYS P/D	1.79	0.41	89	0.43	0.37	73	0.47	0.59	55				
GROSS LN&LS-90+ DAYS P/D	0.03	0.19	20	0.03	0.20	13	0.02	0.22	11	0.04	0.19	0.05	0.21
-NONACCRUAL	1.37	0.70	91	2.23	0.88	95	1.34	0.97	71	0.96	0.74	1.03	0.53
-TOTAL	1.39	0.92	78	2.27	1.16	90	1.36	1.29	61	1.00	0.99	1.08	0.77
-30-89 DAYS P/D	1.37	0.88	79	1.15	1.03	66	0.88	1.29	25				
OTHER PERTINENT RATIOS:													
NON-CUR LN&LS TO-LN&LS ALLOWANCE	81.50	65.02	78	116.85	81.12	86	74.14	81.09	45				
-EQUITY CAPITAL	6.85	6.74	60	11.74	8.75	73	7.30	9.80	41				
%TOTAL P/D LN&LS-INCL NONACCRUAL	2.76	1.85	82	3.42	2.23	86	2.24	2.64	50				
IENC-LOANS TO TOTAL LOANS	NA	0.00	98	NA	0.00	98	NA	0.00	98	0.78	0.77	0.72	0.67
NON CURR LNS+OREO TO LNS+OREO	1.46	1.01	78	2.32	1.25	87	1.39	1.36	61				
NON-CURR RESTRUCT DEBT/GR LN&LS	0.04	0.01	89	0.00	0.00	80	0.00	0.00	82				
CURR+NON-CURR RESTRUCT/GR LN&LS	0.04	0.01	89	0.00	0.00	80	0.00	0.00	82				
CURRENT RESTRUCT LN&LS	0.13	0.00	97	0.01	0.00	87	0.04	0.01	90				

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Analysis of Past Due, Nonaccrual & Restructured Loans & Leases Memoranda Information

This section presents additional information for past due real estate loans as well as information on current restructured loans by type.

The additional information on past due real estate loans comes from schedule RC-N memoranda section and applies to all banks. Ratios are calculated by dividing the individual past due loan category by the corresponding balance from RC-C. Two sub-sections provide both dollar and ratio information using the same loan captions. Details are provided only where items are combined, otherwise call report definitions apply. Each category displays loans 90 plus days past due, loans on non-accrual, total non-current and loans 30–89 days past due.

An additional section displays other pertinent ratios including other analyses of past due and restructured loans by type that are current by their revised terms.

% OF NON-CURR LN&LS BY LN TYPE

Credit Card Plans

Credit card and related plans from RC-C.

Foreign Government Loans

For banks filing FFIEC 031 and 032.

Lease Financing

Lease financing receivables from RC-C.

Agricultural Loans

Loans to finance agricultural produc-

tion. Note that banks with less than \$300 million assets report this item subject to a reporting threshold and as a supplement.

Other Loans & Leases

From March 31, 2001 forward for 031 filers includes loans to commercial banks in the US, to other depository institutions in the US, to banks in foreign countries, state and local political subdivisions, for purchasing or carrying securities and all other loans.

From March 31, 2001 forward for 041 filers includes loans to depository institutions, state and local political subdivisions, for purchasing and carrying securities, all other loans and to finance agricultural production.

Prior to March 31, 2001 for banks filing FFIEC Form 033 or 034 includes lease-financing receivables. Prior to March 31, 2001 for banks filing 031 or 032 includes all other loans, lease financing and loans to foreign governments and institutions.

Gross LN&LS

Summation of all categories of due loans by past due status, divided by gross loans.

Other Pertinent Ratios:

Non-Current LN&LS to LN&LS Allowance

Total 90+ days past due and non-accrual loans and leases divided by the allowance for loan and lease losses.

Non-Cur LN&LS to Equity Capital

Total 90+ days past due and non-accrual loans and leases divided by total equity capital.

% Total P/D LN&LS—Incl Nonaccrual

Total 90+ days past due, non-accrual and 30–89 days past due loans and leases divided by gross loans and leases.

IENC—Loans to Total Loans

Income earned or accrued on loans but not collected divided by gross loans.

Non Curr Lns + OREO to Lns + OREO

Loans and leases 90 days and over past due and still accruing

+ Loans and leases on nonaccrual

+ All other real estate owned (noninvestment)

/ total loans and leases plus all other real estate owned (noninvestment).

Non-Curr Restruc Debt/Gr LN&LS

Total restructured debt that is 90+ days past due or on non-accrual by its revised terms divided by gross loans and leases.

Curr+Non-Curr Restruct/Gr LN&LS

Total of restructured loans and leases that are current 90+ days past due, on nonaccrual divided by gross loans and leases.

The following ratios are not made available to the public, since they involve the confidential items on non-current restructured debt from Schedule RC-N of the Report of Condition.

Current Restructured Loans and Leases

Total loans and leases restructured and in compliance with modified terms as a percentage of total loans and leases.

CHARTER

COUNTY

INTEREST RATE RISK ANALYSIS AS A PERCENT OF ASSETS

	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
LONG ASSETS INSTS W/ OPTIONS	13.41	19.51	35	14.15	18.30	37	11.76	16.42	34	18.42	15.08	16.59	15.94
MORTGAGE LOANS & PASS THRU	6.25	5.66	63	8.04	6.31	70	1.15	6.09	22	1.21	4.90	1.30	4.66
LOANS & SECURITIES OVER 15 YRS	3.78	5.61	42	2.10	4.49	30	2.70	3.94	38	3.90	3.84	4.43	4.54
OTHER LOANS AND SECURITIES	23.65	54.89	6	26.93	55.21	8	30.81	56.49	8	39.59	59.84	37.85	60.00
LOANS & SECURITIES OVER 15 YRS	0.86	2.03	32	0.07	1.72	6	0.11	1.93	5	0.00	1.74	0.00	1.53
LOANS & SECURITIES 5-15 YRS	2.42	6.15	10	2.42	5.89	15	1.44	6.77	4	4.47	7.65	3.60	7.44
TOTAL LOANS & SECURITIES OVR 15	7.11	7.95	58	8.12	8.42	58	1.26	8.35	12	1.21	6.81	1.30	6.36
CMO'S TOTAL	0.36	5.28	27	0.65	4.29	31	0.02	4.09	12	1.08	4.00	1.63	3.73
AVG LIFE OVER 3 YEARS	0.00	3.42	24	0.00	2.17	22	0.00	2.42	17	0.00	2.32	0.00	2.59
STRUCTURED NOTES	0.00	0.02	84	0.00	0.00	87	0.00	0.00	81	0.00	0.01	0.00	0.01
MORTGAGE SERVICING	0.76	0.20	90	0.52	0.14	87	0.88	0.20	91	0.95	0.19	0.84	0.33
TOTAL	0.76	0.35	84	0.52	0.19	84	0.88	0.27	88	0.95	0.22	0.84	0.36
OVERALL RISK INDICATORS													
AVAILABLE FOR SALE	8.53	19.23	17	12.75	17.62	31	9.84	16.46	28	17.65	15.51	16.49	15.67
HELD TO MATURITY	0.03	0.94	53	0.06	0.46	58	0.08	0.57	64	0.15	1.00	0.22	1.28
OFF BALANCE SHEET	157.03	48.56	93	120.58	50.31	90	121.21	58.01	85	79.90	51.04	86.65	56.89
UNREALIZED APPN/DEPN	0.00	0.01	76	0.00	0.02	72	0.00	0.01	72	0.00	0.00	0.00	-0.03
UNREAL APP/DEP % TIER ONE CAP	0.03	0.11	71	0.08	0.24	72	0.04	0.13	71	0.02	0.04	-0.05	-0.42
CONTRACTUAL MAT/REPRICE DATA													
LOANS/SECURITIES OVER 3 YEARS	20.24	35.71	15	16.61	32.19	15	9.70	31.39	4	16.12	31.72	16.77	32.73
LIABILITIES OVER 3 YEARS	1.02	4.24	24	0.38	3.79	11	0.52	3.53	17	0.21	3.32	0.10	2.71
NET 3 YEAR POSITION	19.23	30.90	23	16.24	28.01	18	9.18	27.19	7	15.91	27.81	16.67	29.69
LOANS/SECURITIES OVER 1 YEAR	24.51	47.22	5	22.13	44.11	8	16.81	42.94	4	26.57	43.55	27.58	43.68
LIABILITIES OVER 1 YEAR	1.84	10.04	10	1.00	10.02	6	0.96	8.47	7	0.58	9.31	0.50	7.98
NET OVER 1 YEAR POSITION	22.67	36.36	15	21.14	32.97	19	15.85	34.00	10	25.99	33.32	27.08	35.63
NON-MATURITY DEPOSITS	22.94	43.73	12	19.77	43.70	6	20.51	41.87	7	24.24	36.50	21.21	36.43
NON-MATURITY DEPS % LONG ASSETS	113.33	136.95	41	118.99	152.95	41	211.44	153.67	82	150.36	129.61	126.44	122.58
NET OVER 3 YEAR POSITION	-2.70	-8.28	61	-3.16	-11.32	68	-10.81	-10.22	47	-8.12	-4.48	-4.44	-3.58
AS % TIER 1 CAPITAL													
STRUCTURED NOTES	0.00	0.31	78	0.00	0.01	77	0.00	0.06	72	0.00	0.12	0.00	0.21
MORTGAGE SERVICING (FV)	13.67	3.02	91	10.12	2.19	91	15.00	3.05	92	16.98	2.82	15.01	4.87
TOTAL	13.67	5.23	86	10.12	2.90	88	15.00	4.24	90	16.98	3.34	15.01	5.33
	NA	0.00	NA	0.00									
	NA	0.00	NA	0.00									

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Interest Rate Risk Analysis

This page presents information that may be used to assess the interest rate risk inherent in a bank's balance sheet. Most of the underlying repricing data is reported in the memoranda sections of RC-B, RC-C, RC-E as well as on RC. The analysis emphasizes the long side of the balance sheet and also takes into account the impact of non-maturity deposits. Most ratios are presented as a percent of total assets. Information on this page is available from June 30, 1997 forward.

Long Assets Instruments W/Options

Mortgage Loans & Pass Thrus

Sum of all repricings for mortgage pass-through securities backed by closed-end first lien residential mortgages and closed end loans secured by liens on 1-4 family residential properties divided by total assets.

Loans and Securities Over 15 Years

Sum of repricings over 15 years for above divided by total assets.

Loans and Securities 5 to 15 Years

Sum of repricings from 5 to 15 years for above divided by total assets.

Other Loans and Securities

Sum of all repricings for securities issued by U.S. Treasury, agencies, state and political subdivisions and all loans and leases other than closed-end loans secured by first liens on 1-4 family residential properties divided by total assets.

Loans and Securities Over 15 Years

Sum of repricings over 15 years for above divided by total assets.

Loans and Securities 5 to 15 Years

Sum of repricings from 5 to 15 years for above divided by total assets.

Total Loans and Securities Over 15

Sum of repricings over 15 years for Mortgage Loans and Pass Throughs and Other Loans and Securities divided by assets.

CMO's Total

Sum of all repricings for other mortgage backed securities (including CMO's, REMIC's and stripped MBS) divided by assets.

Avg Life Over 3 Years

Repricings over three years for above divided by assets.

Structured Notes

Structured notes (included in held-to-maturity and available-for-sale accounts) divided by assets

Mortgage Servicing

Fair value of mortgage servicing assets divided by assets.

Total

Sum of structured notes, high risk securities, and mortgage servicing divided by assets.

Overall Risk Indicators

Available For Sale

Fair value of available-for-sale securities divided by assets.

Held To Maturity

Amortized cost of held-to-maturity securities divided by assets.

Off Balance Sheet

Total of all off-balance sheet accounts. divided by assets.

Unrealized Appn/Depn

Unrealized appreciation/depreciation on held-to-maturity securities divided by assets.

Unrealized App/Dep % Tier One Capital

Unrealized appreciation/depreciation on held-to-maturity securities divided by tier one capital.

Contractual Maturity/ Reprice Data

Loans/Securities Over 3 Years

Sum of repricings over 3 years for mortgage loans and pass-throughs, other loans and securities and CMO's divided by assets.

Liabilities Over 3 Years

Sum of repricings over 3 years for other borrowed money, time deposits less than \$100,000 and time deposits of \$100,000 or greater divided by assets.

Net 3 Year Position

Loans/Securities over 3 years less liabilities over 3 years divided by assets.

Loans/Securities Over 1 Year

Sum of repricings over 1 year for mortgage loans and pass throughs, other loans and securities and all CMO's.

Liabilities Over 1 Year

Sum of repricings over 1 year for other borrowed money, time deposits less than \$100,000 and time deposits of \$100,000 or greater divided by assets.

Net Over 1 Year Position

Loans/Securities over 1 year less liabilities over 1 year divided by assets.

Non-Maturity Deposits

Demand deposits, NOW and ATS accounts, money market accounts and all other savings divided by assets.

Non-Maturity Deposits by Long Assets

Non-maturity deposits divided by repricings over 3 years for loans and securities.

Net Over 3 Year Position

Repricings over 3 years for loans and securities less non-maturity deposits divided by assets.

As % Tier 1 Capital

Structured Notes

Structured notes (included in held-to-maturity and available-for-sale accounts) divided by tier one capital.

Mortgage Servicing

Fair value of mortgage servicing assets divided by tier one capital.

Total

Sum of structured notes, high risk securities, OBS exposed to rising rates and mortgage servicing divided by tier one capital.