

SUMMARY INFORMATION FOR BANKS IN STATE

STAVG

	AVERAGE FOR ALL INSURED COMMERCIAL BANKS IN STATE					BANKS WITH ASSETS - \$MILL		
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999	0-25	25-100	100+
						NA	NA	NA
EARNINGS AND PROFITABILITY								
PERCENT OF AVERAGE ASSETS:								
INTEREST INCOME (TE)	4.77	5.59	6.78	7.51	7.05	3.96	4.87	4.82
- INTEREST EXPENSE	1.26	1.72	2.84	3.38	2.96	1.03	1.20	1.29
NET INTEREST INCOME (TE)	3.43	3.77	3.89	4.14	4.12	2.93	3.63	3.44
+ NONINTEREST INCOME	0.84	0.88	0.87	0.92	0.96	0.30	0.55	0.99
- NON-INTEREST EXPENSE	3.03	3.21	3.23	3.31	3.42	3.53	3.47	2.92
- PROVISION: LOAN&LEASE LOSSES	0.18	0.24	0.23	0.20	0.17	0.14	0.25	0.18
= PRETAX OPERATING INCOME (TE)	1.27	1.28	1.35	1.67	1.69	-0.45	0.74	1.41
+ SECURITIES GAINS (LOSSES)	0.06	0.05	0.03	0.00	0.00	0.02	0.04	0.07
= PRETAX NET OPERATING INC (TE)	1.36	1.30	1.38	1.66	1.69	-0.42	0.79	1.50
NET OPERATING INCOME	0.86	0.81	0.84	1.02	1.06	-0.69	0.43	0.95
ADJUSTED NET OPERATING INCOME	0.90	0.88	0.94	1.10	1.11	-0.58	0.41	0.97
NET INCOME ADJUSTED SUB S	0.86	0.81	0.87	1.02	1.06	-0.69	0.42	0.94
NET INCOME	0.86	0.81	0.87	1.02	1.06	-0.69	0.43	0.95
MARGIN ANALYSIS:								
AVG EARNINGS ASSETS TO AVG ASSETS	92.50	92.87	93.05	93.45	93.33	89.03	92.53	92.48
AVG INT-BEARING FUNDS TO AVG AST	74.12	74.17	74.02	74.81	74.30	67.71	70.41	75.50
INT INC (TE) TO AVG EARN ASSETS	5.18	6.03	7.29	8.02	7.57	4.47	5.25	5.23
INT EXPENSE TO AVG EARN ASSETS	1.36	1.86	3.06	3.63	3.18	1.14	1.30	1.39
NET INT INC-TE TO AVG EARN ASSET	3.74	4.10	4.20	4.44	4.43	3.32	3.91	3.74
LOAN & LEASE ANALYSIS:								
NET LOSS TO AVERAGE TOTAL LN&LS	0.28	0.29	0.26	0.24	0.21	0.04	0.45	0.28
EARNINGS COVERAGE OF NET LOSS(X)	12.39	22.20	21.11	15.52	19.27	0.18	12.96	12.98
LN&LS ALLOWANCE TO NET LOSSES(X)	6.68	10.95	8.76	6.34	8.74	0.54	11.41	6.22
LN&LS ALLOWANCE TO TOTAL LN&LS	1.35	1.47	1.47	1.37	1.50	0.70	1.29	1.49
LIQUIDITY:								
NET NON CORE FUNDING DEPENDENCE	11.81	10.68	12.24	16.25	16.69	-5.27	1.35	15.87
NET LOANS & LEASES TO ASSETS	47.09	51.12	54.33	56.35	54.04	24.33	47.96	50.98
CAPITALIZATION								
TIER ONE LEVERAGE CAPITAL	9.69	9.47	9.66	9.85	9.90	16.55	11.77	9.05
CASH DIVIDENDS TO NET INCOME	24.70	30.17	33.17	36.10	33.26	9.97	18.45	27.77
RETAIN EARNS TO AVG TOTAL EQUITY	5.51	4.39	4.48	5.63	6.11	-1.28	1.38	6.36
GROWTH RATES:								
ASSETS	9.99	11.70	10.51	10.72	9.65	35.56	3.33	10.71
TIER ONE CAPITAL	11.06	6.52	7.13	7.36	7.45	10.45	3.00	12.64
NET LOANS & LEASES	9.32	6.51	6.57	12.92	12.97	66.59	5.25	10.39
SHORT TERM INVESTMENTS	7.82	22.51	28.00	15.64	1.58	-39.22	15.43	9.82
SHORT TERM NON CORE FUNDING	7.42	-3.75	2.45	11.71	35.34	38.33	-10.24	10.83
NON-CURRENT LOANS & LEASES:								
TOTAL LN&LS-90+ DAYS PAST DUE	0.12	0.15	0.15	0.14	0.16	0.21	0.26	0.08
- NONACCRUAL	0.67	0.82	0.65	0.49	0.55	0.00	0.99	0.65
- TOTAL	0.86	1.07	0.88	0.70	0.82	0.22	1.33	0.81
TOTAL ASSETS (\$MILLIONS)								
TOTAL ASSETS (\$MILLIONS)	1,595,407	1,489,117	1,351,482	1,304,240	1,170,267	129	1,737	1,593,541
EQUITY CAPITAL (\$MILLIONS)								
EQUITY CAPITAL (\$MILLIONS)	125,131	113,293	106,109	94,787	83,499	23	251	124,856
NET INCOME (\$ MILLIONS)								
NET INCOME (\$ MILLIONS)	17,175	11,014	11,050	14,223	11,053	0	7	17,168
NUMBER OF BANKS IN TABULATION								
NUMBER OF BANKS IN TABULATION	135	136	141	148	150	8	25	102

UBPR Page STAVG

Summary Information For Banks in State

This page displays statewide peer group averages for Summary Ratio information similar to that found on page 1 of the UBPR.

Four different peer groups appear on this page. First, all banks are combined into a statewide peer group. Then banks are grouped into one of three asset-based statewide peer groups. The asset ranges are: less than \$25M, \$25M to \$100M and over \$100M.

Statewide peer group average data is not designed to be a replacement for nationwide peer group information, but as a supplement to provide insight into possible local trends.

The averaging process follows that used for the nationwide peer groups in that banks above the 80th percentile and below the 20th percentile are excluded from the average.

Earnings and Profitability

Percent of Average Assets:

Interest Income (TE)

All income from earning assets plus the tax benefit on tax-exempt loans, leases, and municipal securities, divided by average assets.

Interest Expense

Total interest expense divided by average assets.

Net Interest Income (TE)

Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.

Noninterest Income

Income derived from bank services and sources other than interest-bearing assets, divided by average assets.

Noninterest Expense

Salaries and employee benefits, expenses of premises and the fixed assets and other noninterest expense divided by average assets.

Provision-Loan/Lease Losses (Percent of Average Assets)

Provision for loan and lease-financing receivables losses divided by average assets.

Pretax Operating Income(TE) (Percent of Average Assets)

Net interest income on a tax-equivalent basis plus noninterest income, less noninterest expenses, the provision for loan and lease-financing receivables losses and the provision for allocated transfer risk, divided by average assets.

Realized Gain/Loss Secs

Pretax net gains for losses from the sale, exchange, retirement, or redemption of securities not held in trading accounts. After December 31, 1993 includes available-for-sale and held-to-maturity transactions divided by average assets.

Pretax Net Operating Income (TE)

Pretax operating income, plus securities gains or losses, divided by average assets.

Net Operating Income

After tax net operating income, including securities gains or losses, (which does not include extraordinary gains or losses), divided by average assets.

Adjusted Net Oper Income

Net operating income after taxes and securities gains or losses, plus the provision for possible loan and lease losses, less net loan and lease losses, divided by average assets.

Net Income Adjusted Sub S

Net income after securities gains or

losses, extraordinary gains or losses, and applicable taxes, divided by average assets adjusted for sub chapter S status. Estimated income taxes are substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes plus non-deductible interest expense to carry tax exempt securities less tax exempt income from securities issued by states and political subdivisions, less tax exempt income from leases, less tax exempt income from other obligations of states and political subdivisions. (See appendix A-3 for tax table)

Net Income

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, divided by average assets.

Margin Analysis

Average Earning Assets/Average Earning Assets

Year-to-date average of average total loans (net of unearned income) in domestic and foreign offices, lease-financing receivables, obligations of the U.S. government, states and political subdivisions and other securities, assets held in trading accounts, interest-bearing balances due from depository institutions, and federal funds sold and securities purchased under agreements to resell, divided by average assets.

Average Interest-Bearing Funds/Average Assets

Average interest-bearing domestic and foreign office deposits, federal funds purchased and securities sold under agreements to repurchase, interest-bearing demand notes (note balances) issued to the U.S. Treasury, other liabilities for borrowed money,

and notes and debentures subordinated to deposits, divided by average assets.

Interest Income (TE)/ Average Earning Assets

Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that income.

Interest Expense/Average Earning Assets

Total interest expense divided by the average of the respective asset accounts involved in generating interest income.

Net Interest Income (TE)/Average Earning Assets

Total interest income on a tax-equivalent basis, less total interest expense, divided by the average of the respective asset accounts involved in generating interest income.

Loan & Lease Analysis

Net Loss to Average Total Loan & Lease

Gross loan and lease charge-offs, less gross recoveries (includes allocated transfer risk reserve charge-offs and recoveries), divided by average total loans and leases.

Earnings Coverage of Net Loss (X)

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease-financing receivables losses divided by net loan and lease losses.

Loan & Lease Allowance Net Losses (X)

Ending balance of the allowance for possible loan and lease-financing receivables losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

Loan & Lease Allowance to Total Loans & Lease

Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables.

Liquidity

Net Non Core Funding Dependence

See page UBPR page 10 for definition.

Net Loans & Leases to Assets

Loans and lease-financing receivables net of unearned income and the allowance for possible loans and lease-financing receivables losses divided by total assets.

Capitalization

Tier One Leverage Capital

Tier one capital divided by adjusted average assets. See the description of UBPR page 11A for definitions of tier one capital and adjusted average assets.

Cash Dividends to Net Income

Total of all cash dividends declared year-to-date divided by net income year-to-date. If net incomes less than or equal to zero, NA is shown at this caption.

Retain Earnings to Average Total Equity

Net income, less cash dividends declared, divided by average equity capital.

Growth Rates

Growth rates are calculated for a 12-month period. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous

year from the current period account balance and dividing the result by the previous year balance. The following growth rates are displayed:

Assets

Tier One Capital

Net Loans & Leases

Short Term Investments

See definition on UBPR page 10.

Short Term Non Core Funding

See definition on UBPR page 10.

Noncurrent Loans and Leases:

Summation of all categories of loans by past due status, divided by gross loans. See page 8 for specific definitions.

Total LN&LS 90+Days Past Due

Summation of all categories of due loans by past due status, divided by gross loans. See page 8 for specific definitions.

Nonaccrual

Total

Total Assets

Total assets for all banks with in the peer group.

Equity Capital

Total of equity capital for all banks with in the peer group.

Net Income

Total of net income for all banks with in the peer group.

Number of Banks in Tabulation

Number of banks with in the peer group.

CERT #	FIDUCIARY AND RELATED SERVICES										TRUSTPAGE 1
CHARTER #	COUNTY:										
	12/31/2003			09/30/2003			12/31/2002				
	(\$000)	%TOTAL	%MGD	(\$000)	%TOTAL	%MGD	(\$000)	%TOTAL	%MGD	%CHG	
TOTAL FIDUCIARY AND REL ASSETS	53,239,000	6.02	80.94	50,343,000	6.30	80.79	47,375,000	6.54	81.95	12.38	
PERSONAL TRUST AND AGENCY	52,600,000	5.95	4.46	58,181,000	7.28	3.53	64,600,000	8.91	2.26	-18.58	
EMPLOYEE BENEFIT DC	276,102,000	31.23	4.80	270,619,000	33.84	3.58	263,324,000	36.33	3.56	4.85	
EMPLOYEE BENEFIT DB	2,379,000	0.27	16.10	2,338,000	0.29	14.67	2,425,000	0.33	27.09	-1.90	
OTHER RETIREMENT	461,969,000	52.26	2.04	382,143,000	47.79	1.92	313,438,000	43.24	2.30	47.39	
CORPORATE TRUST AND AGENCY	37,369,000	4.23	100.00	35,824,000	4.48	100.00	33,497,000	4.62	100.00	11.56	
INVESTMENT MANAGEMENT AGENCY	330,000	0.04	0.91	257,000	0.03	0.39	244,000	0.03	11.48	35.25	
OTHER FIDUCIARY	883,988,000	100.00	11.98	799,705,000	100.00	12.00	724,903,000	100.00	12.56	21.95	
TOTAL FIDUCIARY ASSETS	6,999,918,000			6,440,547,000			6,090,848,000			14.93	
CUSTODY AND SAFEKEEPING	1,897,381,000		1.20	1,668,841,000		1.23	1,418,997,000		1.14	33.71	
MEMO: ACCTS IN FOREIGN OFFICES											
TOTAL FIDUCIARY AND REL ACCOUNTS	(#)	%TOTAL	%MGD	(#)	%TOTAL	%MGD	(#)	%TOTAL	%MGD	%CHG	
PERSONAL TRUST AND AGENCY	23,574	5.90	91.32	23,848	5.97	91.50	25,042	6.54	91.66	-5.86	
EMPLOYEE BENEFIT DC	1,457	0.36	9.47	1,559	0.39	8.85	1,699	0.44	9.54	-14.24	
EMPLOYEE BENEFIT DB	2,384	0.60	4.07	2,517	0.63	3.06	2,563	0.67	3.32	-6.98	
OTHER RETIREMENT	346,368	86.72	0.06	346,377	86.65	0.06	330,056	86.23	0.07	4.94	
CORPORATE TRUST AND AGENCY	16,848	4.22	0.55	14,436	3.61	0.71	15,472	4.04	0.50	8.89	
INVESTMENT MANAGEMENT AGENCY	8,418	2.11	100.00	10,926	2.73	100.00	7,856	2.05	100.00	7.15	
OTHER FIDUCIARY	363	0.09	1.38	68	0.02	4.41	67	0.02	2.99	441.79	
TOTAL NUMBER OF ACCOUNTS	399,412	100.00	7.63	399,731	100.00	8.32	382,755	100.00	8.20	4.35	
CUSTODY AND SAFEKEEPING	68,646			75,159			74,999			-8.47	
MEMO: ACCTS IN FOREIGN OFFICES	19,192		11.66	26,833		17.09	20,642		5.08	-7.02	
CORPORATE TRUST AND AGENCY	(\$000)	#ISS	%CHG	(\$000)	#ISS	%CHG	(\$000)	#ISS	%CHG		
CORPORATE AND MUNI TRUSTEESHIPS	2,055,868,000	21,188	3.95	N/A	N/A	N/A	1,715,097,000	20,382	-14.15		
ALL OTHER CORPORATE		626,821	3.38		N/A	N/A		606,322	4.53		
FIDUCIARY AND RELATED SVCS INC	(\$000)	%FID IN	%CHG	(\$000)	%FID IN	%CHG	(\$000)	%FID IN	%CHG		
PERSONAL TRUST AND AGENCY	0	N/A	N/A	0	N/A	N/A	0	0	0		
EMPLOYEE BENEFIT DC	0	N/A	N/A	0	N/A	N/A	0	0	0		
EMPLOYEE BENEFIT DB	0	N/A	N/A	0	N/A	N/A	0	0	0		
OTHER RETIREMENT	0	N/A	N/A	0	N/A	N/A	0	0	0		
CORPORATE TRUST AND AGENCY	0	N/A	N/A	0	N/A	N/A	0	0	N/A		
INVESTMENT MANAGEMENT AGENCY	0	N/A	N/A	0	N/A	N/A	0	0	0		
OTHER FIDUCIARY	0	N/A	N/A	0	N/A	N/A	0	0	N/A		
CUSTODY AND SAFEKEEPING	0	N/A	N/A	0	N/A	N/A	0	0	N/A		
OTHER RELATED SERVICES	0	N/A	N/A	0	N/A	N/A	0	0	N/A		
GROSS FIDUCIARY AND REL INCOME											
LESS: EXPENSES	0	N/A	N/A	0	N/A	N/A	0	0	N/A		
LESS: NET LOSSES	0	N/A	N/A	0	N/A	N/A	0	0	N/A		
PLUS: INTRACOMPANY CREDITS	0	N/A	N/A	0	N/A	N/A	0	0	N/A		
NET FIDUCIARY AND RELATED INC											
MEMO: FIDUCIARY INCOME-FOREIGN	N/A	N/A	N/A	0	N/A	N/A	0	0	N/A		
GROSS FIDUCIARY INC % NONINT INC	0	N/A	N/A	0	N/A	N/A	0	0	N/A		

UBPR Page TRUST 1

Fiduciary and Related Activities

Information on fiduciary and related services is reported by banks on call schedule RC-T. This information is available from December 31, 2001 forward, however several reporting limitations apply. Depending on asset size and the percentage of trust and related revenue to total income, an individual institution may be required to report certain items quarterly, annually or not at all. Please see instructions for the report of condition and income on www.ffiiec.gov for details. Additionally, all information on fiduciary income as reported on RC-T items 12 through 23 and memorandum item 4 are considered confidential. While confidential information is provided to regulatory users it is not made available on the public UBPR website. Individual banks should contact their respective federal bank supervisor for access to confidential information.

Please note that special trust peer groups are used for purposes of the analysis on trust page 2. These peer groups and the associated averages are only used on the fiduciary activities page 2. Please see section II of the UBPR Users Guide for specifics.

For dollar items on trust page 1 an annual growth rate or percentage change is calculated.

Total Fiduciary and Related Assets

The dollar balance of managed and non-managed fiduciary account is displayed by type. Also the percentage of trust assets by caption is displayed. Additionally the proportion of managed assets to total assets within each category is shown. Finally, the percentage change or growth rate is displayed.

Personal Trust and Agency

Dollar balance of managed and non-

managed personal trust and agency accounts as reported on schedule RC-T item 4, columns a and b is displayed. The dollar balance is also displayed as a percentage of total trust assets as reported on RC-T item columns a and b. Finally managed assets as reported on RC-T item 4 column a, is displayed as a percentage of RC-T item 4, columns a, and b.

Employee Benefit Defined Contribution

Dollar balance of retirement related employee benefit—defined contribution accounts as reported on schedule RC-T item 5.a, columns a and b is displayed. The dollar balance is also displayed as a percentage of total trust assets as reported on RC-T item 9 columns a and b. Finally managed assets as reported on RC-T item 5.a, column a is displayed as a percentage of RC-T item 5.a, columns a and b.

Employee Benefit Defined Benefit

Dollar balance of retirement related employee benefit—defined benefit accounts as reported on schedule RC-T item 5.b, columns a and b is displayed. The dollar balance is also displayed as a percentage of total trust assets as reported on RC-T item 9 columns a and b. Finally managed assets as reported on RC-T item 5.b, column a is displayed as a percentage of RC-T item 5.b, columns a and b.

Other Retirement

Dollar balance of other retirement accounts as reported on schedule RC-T item 5.c, columns a, and b is displayed. The dollar balance is also displayed as a percentage of total trust assets as reported on RC-T item 9 columns a and b. Finally managed assets as reported on RC-T item 5.c, column a is displayed as a percentage of RC-T item 5.c, columns a and b.

Corporate Trust and Agency

Dollar balance of corporate trust and agency accounts as reported on schedule RC-T item 6, columns a, and b is displayed. The dollar balance is also displayed as a percentage of total trust assets as reported on RC-T item 9 columns a and b. Finally managed assets as reported on RC-T item 6, column a is displayed as a percentage of RC-T item 6, columns a and b.

Investment Management Agency

Dollar balance of investment management agency accounts as reported on schedule RC-T item 7, columns a, and b is displayed. The dollar balance is also displayed as a percentage of total trust assets as reported on RC-T item 9 columns a and b. Finally managed assets as reported on RC-T item 7, column a is displayed as a percentage of RC-T item 7, columns a and b.

Other Fiduciary

Dollar balance of other fiduciary accounts as reported on schedule RC-T item 8, columns a, and b is displayed. The dollar balance is also displayed as a percentage of total trust assets as reported on RC-T item 9 columns a and b. Finally managed assets as reported on RC-T item 8, column a is displayed as a percentage of RC-T item 8, columns a and b.

Total Fiduciary Assets

Dollar balance of all fiduciary accounts both managed and non-managed as reported on schedule RC-T item 9 columns a and b.

Custody and Safekeeping

The total balance of custody and safekeeping accounts as reported on schedule RC-T item 10, column b.

Memo: Accounts in Foreign Offices

Dollar balance of fiduciary accounts held in foreign offices as reported on

schedule RC-T item 11 columns a and b. Managed assets as reported on RC-T item 8 column a is displayed as a percentage of RC-T item 11 columns a and b.

Total Fiduciary and Related Accounts

The number of managed and non-managed fiduciary accounts is displayed by type. Also the percentage of number of trust accounts by caption is displayed. Additionally the proportion of the number of managed accounts to total number of accounts within each category is shown. Finally, the percentage change or growth rate is displayed.

Personal Trust and Agency

Number of managed and non-managed personal trust and agency accounts as reported on schedule RC-T item 4, columns c and d is displayed. The number of accounts is also displayed as a percentage of total number of accounts as reported on RC-T item 9 columns c and d. Finally managed accounts as reported on RC-T item 4 column c, is displayed as a percentage of RC-T item 4, columns a, and b.

Employee Benefit Defined Contribution

Number of retirement related employee benefit—defined contribution accounts as reported on schedule RC-T item 5.a, columns c and d is displayed. The number is also displayed as a percentage of total number of accounts as reported on RC-T item 9 columns c and d. Finally managed accounts as reported on RC-T item 5.a, column c is displayed as a percentage of RC-T item 5.a, columns c and d.

Employee Benefit Defined Benefit

Number of retirement related employee benefit—defined benefit accounts as reported on schedule RC-T item 5.b, columns c and d is displayed. The number is also displayed as a percentage of total num-

ber of trust accounts as reported on RC-T item 9 columns c and d. Finally managed accounts as reported on RC-T item 5.b, column c, is displayed as a percentage of RC-T item 5.b, columns c and d.

Other Retirement

Number of other retirement accounts as reported on schedule RC-T item 5.c, columns c, and d is displayed. The dollar balance is also displayed as a percentage of total number of trust accounts as reported on RC-T item 9 columns c and d. Finally managed accounts as reported on RC-T item 5.c, column c is displayed as a percentage of RC-T item 5.c, columns c and d.

Corporate Trust and Agency

Number of corporate trust and agency accounts as reported on schedule RC-T item 6, columns c, and c is displayed. The number of accounts is also displayed as a percentage of the total number off trust accounts as reported on RC-T item 9 columns c and d. Finally managed accounts as reported on RC-T item 6, column c is displayed as a percentage of RC-T item 6, columns c and d.

Investment Management Agency

Number of investment management agency accounts as reported on schedule RC-T item 7, columns c, and d is displayed. The number of accounts is also displayed as a percentage of the total number of trust accounts as reported on RC-T item 9 columns c and d. Finally managed accounts as reported on RC-T item 7, column c is displayed as a percentage of RC-T item 7, columns c and d.

Other Fiduciary

Number of other fiduciary accounts as reported on schedule RC-T item 8, columns c, and d is displayed. The number of accounts is also displayed as a percentage of the total number of accounts as reported on RC-T item 9 columns c and d. Finally managed accounts as reported on RC-T item 8, column c is displayed as a percent-

age of RC-T item 8, columns c and d.

Total Fiduciary Accounts

Number of all fiduciary accounts both managed and non-managed as reported on schedule RC-T item 9 columns c and d.

Custody and Safekeeping

The total balance of custody and safekeeping accounts as reported on schedule RC-T item 10, column d.

Memo: Accounts in Foreign Offices

Number of fiduciary accounts held in foreign offices as reported on schedule RC-T item 11 columns c and d. Managed accounts as reported on RC-T item 8 column c is displayed as a percentage of RC-T item 11 columns c and d.

Corporate Trust and Agency

The Balance and number of corporate trust and agency accounts are displayed. Additionally, an annual growth rate in balances between quarters is displayed.

Corporate and Municipal Trusteeships

The number of issues and balance of corporate and municipal trusteeships as reported on RC-T memoranda item 2.a, columns a, and b respectively.

All Other Corporate

The number of transfer agent, registrar, paying agent and other corporate agency issues as reported on schedule RC-T item 2.b, column a.

Fiduciary and Related Services Income

The amount of income generated from and expense related to trust activities is displayed. Additionally, each component of income is expressed as a percentage of gross fiduciary and related services income. Note that this information is confidential and as a consequence **WILL**

NOT be displayed on the public website. Regulatory users have access to the information. Individual banks should see their respective federal bank supervisor to obtain this information.

Personal Trust and Agency

Total amount of income from personal trust and agency accounts as reported on RC-T item 12. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

Employee Benefit Defined Contribution

Total amount of income from employee benefit defined contribution accounts as reported on RC-T item 13.a. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

Employee Benefit Defined Benefit

Total amount of income from employee benefit defined benefit accounts as reported on RC-T item 13.b. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

Other Retirement

Total amount of income from other retirement accounts as reported on RC-T item 13c. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

Corporate Trust and Agency

Total amount of income from corporate trust and agency accounts as

reported on RC-T item 14. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

Investment Management Agency

Total amount of income from investment management agency accounts as reported on RC-T item 15. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

Other Fiduciary Accounts

Total amount of income from other fiduciary accounts as reported on RC-T item 16. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

Custody and Safekeeping

Total amount of income from custody and safekeeping accounts as reported on RC-T item 17. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

Other Fiduciary and Related Services Income

Total amount of income from other fiduciary and related services as reported on RC-T item 18. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

Gross Fiduciary and Related Income

Gross amount of fiduciary and related income as reported on RC-T item 19.

LESS: Expenses

The total of expenses as reported in schedule RC-T item 20. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

LESS: Net Losses

Net losses from fiduciary activities as reported in schedule RC-T item 21. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

PLUS: Intercompany Credits

The total of intracompany income credits as reported on schedule RC-T item 22. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

Net Fiduciary and Related Income

Net fiduciary and related services income as reported on schedule RC-T item 23.

Memo: Fiduciary Income Foreign

The memo amount of fiduciary and related service income—foreign offices as reported on schedule RC-T item 19.a. It is also expressed as a percentage of gross fiduciary income as reported on RC-T item 19.

Gross Fiduciary Income % Noninterest Income

Total fiduciary income as reported on schedule RC-T item 19 expressed as a percentage of total non-interest income reported in schedule RI, item 5m.

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TRUST PAGE1A

CHARTER

COUNTY

FIDUCIARY AND RELATED SERVICES

	<u>12/31/2003</u>			<u>09/30/2003</u>			<u>12/31/2002</u>					
	BANK	PEER	PCT	BANK	PEER	PCT	BANK	PEER	PCT			
FIDUCIARY INCOME % FID ASSETS	N/A	0.50	N/A	N/A	0.48	N/A	N/A	0.63	N/A			
PERSONAL TRUST AND AGENCY	N/A	0.37	N/A	N/A	0.33	N/A	N/A	0.58	N/A			
EMPLOYEE BENEFIT DC	N/A	0.08	N/A	N/A	0.07	N/A	N/A	0.10	N/A			
OTHER RETIREMENT	N/A	0.46	N/A	N/A	0.42	N/A	N/A	0.30	N/A			
CORPORATE TRUST AND AGENCY	N/A	0.06	N/A	N/A	0.09	N/A	N/A	0.06	N/A			
INVESTMENT MANAGEMENT AGENCY	N/A	0.95	N/A	N/A	0.86	N/A	N/A	1.56	N/A			
OTHER FIDUCIARY	N/A	0.35	N/A	N/A	0.43	N/A	N/A	0.21	N/A			
TOTAL FIDUCIARY ASSETS	N/A	0.24	N/A	N/A	0.22	N/A	N/A	0.24	N/A			
CUSTODY AND SAFEKEEPING	N/A	0.03	N/A	N/A	0.03	N/A	N/A	0.05	N/A			
MEMO: FIDUCIARY INCOME FOREIGN	N/A	1.02	N/A	N/A	1.26	N/A	N/A	1.15	N/A			
GROSS FIDUCIARY LOSSES - MANAGED	(\$000)	%REV	PEER	PCT	(\$000)	%REV	PEER	PCT	(\$000)	%REV	PEER	PCT
PERSONAL TRUST AND AGENCY	N/A	N/A	1.81	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.69	N/A
RETIREMENT TRUST AND AGENCY	N/A	N/A	0.09	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.22	N/A
INVESTMENT MANAGEMENT AGENCY	N/A	N/A	0.14	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.13	N/A
OTHER FIDUCIARY	N/A	N/A	0.22	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.76	N/A
TOTAL GROSS MANAGED LOSSES	N/A	N/A	0.23	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.33	N/A
GROSS FIDUCIARY LOSSES - NON MGD												
PERSONAL TRUST AND AGENCY	N/A	N/A	0.13	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.08	N/A
RETIREMENT TRUST AND AGENCY	N/A	N/A	1.01	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.99	N/A
INVESTMENT MANAGEMENT AGENCY	N/A	N/A	0.01	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
OTHER FIDUCIARY	N/A	N/A	0.40	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.56	N/A
TOTAL GROSS MANAGED LOSSES	N/A	N/A	0.43	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.52	N/A
NET FIDUCIARY LOSSES - ALL												
PERSONAL TRUST AND AGENCY	N/A	N/A	1.91	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.76	N/A
RETIREMENT TRUST AND AGENCY	N/A	N/A	1.01	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.99	N/A
INVESTMENT MANAGEMENT AGENCY	N/A	N/A	0.15	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.13	N/A
OTHER FIDUCIARY	N/A	N/A	0.61	N/A	N/A	N/A	0.00	N/A	N/A	N/A	1.10	N/A
TOTAL NET LOSSES	N/A	N/A	0.62	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.64	N/A
COLLECTIVE/Common TRUST FUNDS	\$(000)	%TOTAL	%CHG		\$(000)	%TOTAL	%CHG		\$(000)	%TOTAL	%CHG	
DOMESTIC EQUITY	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
INTERNATION/GLOBAL EQUITY	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
STOCK/BOND BLEND	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
TAXABLE BOND	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
MUNICIPAL BOND	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
SHORT TERM/MONEY MARKET	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
SPECIALITY/OTHER	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
TOTAL TRUST FUNDS	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	

UBPR Trust Page 1A

Page 1a displays an analysis of income and losses on fiduciary accounts. Additionally gross loss, recovery and net loss rates are calculated for each type of account. To provide a basis for analysis of bank information, average ratios are calculated for a peer group of comparably sized banks. Please see section II for details on peer group composition and a description of the averaging process. Finally, a percentile ranking or relative position is developed for each income and loss ratio. Please note that, all fiduciary income and loss data as reported on RC-T items 12 through 23 and memorandum item 4 are considered confidential. While confidential information is provided to regulatory users it is **not** made available on the public UBPR website. Individual banks should contact their respective federal bank supervisor for access to confidential information.

Fiduciary Income % Fiduciary Assets

An analysis of yields by type of fiduciary account is presented. Income generated by a particular type of account is divided by the outstanding account balance. For non-year end dates the income is annualized. Please note that not all banks will report income on RC-T. Please see the call instructions on www.ffiec.gov.

Personal Trust and Agency

Income from personal trust and agency accounts reported on RC-T item 12 expressed as a percentage of personal trust and agency account assets reported on RC-T item 4 columns a and b.

Employee Benefit Defined Contribution

Income from employee benefit defined contribution accounts reported on RC-T item 13.a expressed as a percentage of employee benefit

defined contribution account assets reported on RC-T item 5.a columns a and b.

Employee Benefit Defined Benefit

Income from employee benefit defined benefit accounts reported on RC-T item 13.b expressed as a percentage of employee benefit defined benefit account assets reported on RC-T item 5.b columns a and b.

Other Retirement

Income from other retirement accounts reported on RC-T item 13.c expressed as a percentage of other retirement account assets reported on RC-T item 5.c columns a and b.

Corporate Trust and Agency

Income from corporate trust and agency accounts reported on RC-T item 14 expressed as a percentage of corporate trust and agency assets reported on RC-T item 6 columns a and b.

Investment Management Agency

Income from investment management agency accounts reported on RC-T item 15 expressed as a percentage of investment management and agency account assets reported on RC-T item 7 columns a and b.

Other Fiduciary

Income from other fiduciary accounts reported on RC-T item 16, expressed as a percentage of other fiduciary account assets reported on RC-T item 8 columns a and b.

Total Fiduciary Assets

Gross fiduciary income as reported on RC-T item 19 expressed as a percentage of total managed and non managed account assets reported on RC-T item 9, columns a and b.

Custody and Safekeeping

Income from custody and safekeeping accounts as reported on schedule

RC-T item 17 expressed as a percentage of custody and safekeeping accounts as reported on schedule RC-T item 10 column b.

Memo: Fiduciary Income Foreign

Fiduciary and related services income-foreign offices as reported on schedule RC-T item 19a expressed as a percentage of total managed and non-managed fiduciary accounts held in foreign offices as reported on schedule RC-T item 11, columns a and b.

Gross Fiduciary Losses—Managed

The rate of gross losses on fiduciary accounts is expressed as a percentage of the income generated by type of account.

Personal Trust and Agency

The dollar amount of gross losses on managed personal trust and agency accounts reported on schedule RC-T memoranda item 4.a column a is displayed. It is also expressed as a percentage of income on personal and trust agency accounts reported in RC-T item 12.

Retirement Trust and Agency

The dollar amount of gross losses on managed retirement trust and agency accounts reported on schedule RC-T memoranda item RC-T item 4.b, column a. It is also expressed as a percentage of income on retirement related and agency accounts reported on RC-T items 13 a, b and c.

Investment Management Agency

The dollar amount of gross losses on managed investment management agency accounts reported on schedule RC-T memoranda item 4.c column a. It is also expressed as a percentage of income in investment management agency accounts reported on RC-T item 15.

Other Fiduciary

The dollar amount of gross losses on managed other fiduciary accounts and related services reported on schedule RC-T memoranda item 4d, column a. It is also expressed as a percentage of income from corporate trust and agency, other fiduciary, custody and safekeeping and other related services accounts reported on RC-T items 14, 16, 17 and 18.

Total Gross Managed Losses

Total fiduciary settlements, surcharges and other losses on managed accounts reported on schedule RC-T item 4.e, column a. It is also expressed as a percentage of total fiduciary and related services income reported on RC-T item 19.

Gross Fiduciary Losses— Non Managed

The rate of gross losses on fiduciary accounts is expressed as a percentage of the income generated by type of account.

Personal Trust and Agency

The dollar amount of gross losses on non-managed personal trust and agency accounts reported on schedule RC-T memoranda item 4.a column B is displayed. It is also expressed as a percentage of income on personal and trust agency accounts reported in RC-T item 12.

Retirement Trust and Agency

The dollar amount of gross losses on non-managed retirement trust and agency accounts reported on schedule RC-T memoranda item 4.b, column b. It is also expressed as a percentage of income on retirement related and agency accounts reported on RC-T items 13 a, b and c.

Investment Management Agency

The dollar amount of gross losses on non-managed investment management agency accounts reported on schedule RC-T memoranda item 4.c column b. It is also expressed as a

percentage of income in investment management agency accounts reported on RC-T item 15.

Other Fiduciary

The dollar amount of gross losses on non-managed other fiduciary accounts and related services reported on schedule RC-T memoranda item 4d, column b. It is also expressed as a percentage of income from corporate trust and agency, other fiduciary, custody and safekeeping and other related services accounts reported on RC-T items 14, 16, 17 and 18.

Total Gross Non-Managed Losses

Total fiduciary settlements, surcharges and other losses on managed accounts reported on schedule RC-T item 4.e, column b. It is also expressed as a percentage of total fiduciary and related services income reported on RC-T item 19.

Net Fiduciary Losses—All

The rate of net losses on fiduciary accounts is expressed as a percentage of the income generated by type of account.

Personal Trust and Agency

The dollar amount of gross losses on managed personal trust and agency accounts reported on schedule RC-T memoranda item 4.a column a, plus gross losses on non-managed accounts reported on RC-T memoranda item 4.a column b, less recoveries reported on RC-T item 4.a, column c. is displayed. It is also expressed as a percentage of income on personal and trust agency accounts reported in RC-T item 12.

Retirement Trust and Agency

The dollar amount of gross losses on managed retirement trust and agency accounts reported on schedule RC-T memoranda item 4.b. column a, plus gross losses on non-managed accounts reported on RC-T memoranda item 4.b column b., less recov-

eries reported on RC-T memoranda item 4.b column c. It is also expressed as a percentage of income on retirement related and agency accounts reported on RC-T items 13 a, b and c.

Investment Management Agency

The dollar amount of gross losses on managed investment management agency accounts reported on schedule RC-T memoranda item 4.c column a plus gross losses on non-managed accounts reported on schedule RC-T memoranda item 4.c column b less recoveries reported on RC-T item 4.c column c. It is also expressed as a percentage of income in investment management agency accounts reported on RC-T item 15.

Other Fiduciary

The dollar amount of gross losses on managed other fiduciary accounts and related services reported on schedule RC-T memoranda item 4d, column a plus gross losses on managed accounts reported on schedule RC-T memoranda item 4.d column b, less recoveries reported on RC-T item 4.d column c. It is also expressed as a percentage of income from corporate trust and agency, other fiduciary, custody and safekeeping and other related services accounts reported on RC-T items 14, 16, 17 and 18.

Total Gross Managed Losses

Total fiduciary settlements, surcharges and other losses on managed accounts reported on schedule RC-T item 4.e, column a plus gross losses reported on non-managed accounts reported on RC-T item 4.e column b, less recoveries reported on RC-T item 4.e column c. It is also expressed as a percentage of total fiduciary and related services income reported on RC-T item 19.

Collective and Common Trust Funds

The dollar amount of collective and common trust funds is displayed by

type of investment vehicle. In addition individual totals are shown as a percentage of total collective and common trust funds. Finally an annual growth rate is calculated.

Domestic Equity

Dollar amount of domestic equity funds as reported on RC-T memoranda item 3.a, column b is displayed. It is also expressed as a percentage of total collective investment funds reported on RC-T memoranda item h., column b.

International/Global Equity

Dollar amount of international/global equity funds as reported on RC-T memoranda item 3.b, column b is displayed. It is also expressed as a percentage of total collective investment funds reported on RC-T memoranda item h., column b.

Stock/Bond Blend

Dollar amount of stock/bond blend funds as reported on RC-T memo-

ra item 3.c, column b is displayed. It is also expressed as a percentage of total collective investment funds reported on RC-T memoranda item h., column b.

Taxable Bond

Dollar amount of taxable bond funds as reported on RC-T memoranda item 3.d, column b is displayed. It is also expressed as a percentage of total collective investment funds reported on RC-T memoranda item h., column b.

Municipal Bond Funds

Dollar amount of municipal bond funds as reported on RC-T memoranda item 3.e, column b is displayed. It is also expressed as a percentage of total collective investment funds reported on RC-T memoranda item h., column b.

Short Term/Money Market

Dollar amount of short term investments/money market funds as reported on RC-T memoranda item

3.f, column b is displayed. It is also expressed as a percentage of total collective investment funds reported on RC-T memoranda item h., column b.

Specialty/Other

Dollar amount of specialty/other funds as reported on RC-T memoranda item 3.g, column b is displayed. It is also expressed as a percentage of total collective investment funds reported on RC-T memoranda item h., column b.

Total Trust Funds

Dollar amount of total collective investment funds as reported on RC-T memoranda item 3.h, column b is displayed.