CERT #　　DSB#　　(PAGE 4 FORMAT FOR ALL BANKS)　　PAGE 4

CHARTER #　　COUNTY　　BALANCE SHEET - ASSETS, LIABILITIES AND CAPITAL ($000)

PERCENT CHANGE ASSETS:	03/31/2001	03/31/2000	12/31/2000	12/31/1999	12/31/1998	1 QTR	1 YEAR
REAL ESTATE LOANS	25138992	26834384	26030000	28015280	29159408	-3.42	-6.32
COMMERCIAL LOANS	18888000	19797152	19848000	19656240	19213280	-4.84	-4.59
INDIVIDUAL LOANS	4539000	6445455	5831000	6629215	8150150	-22.16	-29.58
AGRICULTURAL LOANS	1551000	1398404	1714000	1578255	1390300	-9.51	10.91
OTHER LN&LS IN DOMESTIC OFFICES	6482000	5396078	6594000	5117941	4285492	-1.70	20.12
LN&LS IN FOREIGN OFFICES	54000	34912	54000	35169	59378	0.00	54.67
GROSS LOANS & LEASES	56652992	59906384	60070992	61032112	62258016	-5.69	-5.43
LESS: UNEARNED INCOME	0	0	0	0	0		
LN&LS ALLOWANCE	1371000	1320119	1393000	1283240	1475915	-1.58	3.85
NET LOANS & LEASES	55282000	58586272	58678000	59748864	60782096	-5.79	-5.64
U.S.TREASURY & AGENCY SECURITIES	4872000	5166508	3551000	6040201	8792368	37.20	-5.70
MUNICIPAL SECURITIES	235000	205065	235000	221213	10901	0.00	14.60
FOREIGN DEBT SECURITIES	183000	137290	183000	144506	137395	0.00	33.29
ALL OTHER SECURITIES	3216000	2598110	3606000	2829814	3768834	-10.82	23.78
INTEREST-BEARING BANK BALANCES	184000	22614	173000	21307	70521	6.36	713.66
FEDERAL FUNDS SOLD & RESALES	5184000	110754	3093000	82111	187774		
TRADING ACCOUNT ASSETS	463000	737172	343000	765577	393829	34.99	-37.19
TOTAL INVESTMENTS	14337000	8977513	11184000	10104729	13361622		
TOTAL EARNING ASSETS	69618992	67563792	69862000	69853600	74143712		
NONINT CASH & DUE FROM BANKS	6227000	7972230	6958000	7409089	11058190	-10.51	-21.89
ACCEPTANCES	39000	43006	35000	40702	109347		
PREMISES, FIX ASSTS, CAP LEASES	1575000	1828134	1609000	1860631	2110482	-2.11	-13.85
OTHER REAL ESTATE OWNED	282000	344681	252000	374686	403347	11.90	-18.19
INV IN UNCONSOLIDATED SUBS	165000	116684	133000	104263	53075		
OTHER ASSETS	8362000	9333733	8413000	9512963	11287010	-0.61	-10.41
TOTAL ASSETS	86268992	87202256	87262000	89155936	99165168	-1.14	-1.07
AVERAGE ASSETS DURING QUARTER	85284000	87380368	85716992	88050528	98199184	-0.51	-2.40
LIABILITIES:							
DEMAND DEPOSITS	21836992	22658448	23634992	21928768	25778032	-7.61	-3.63
ALL NOW & ATS ACCOUNTS	1974000	2190033	1632000	1914252	2463845	20.96	-9.86
MONEY MARKET DEPOSIT ACCOUNTS	17146992	16667102	16468000	16471914	18033088	4.12	2.88
OTHER SAVINGS DEPOSITS	11900000	11518279	12375000	11750959	13596983	-3.84	3.31
TIME DEP UNDER $100M	10381000	10842139	10535000	11104690	11625623	-1.46	-4.25
CORE DEPOSITS	63238992	63876000	64644992	63170576	71497568	-2.17	-1.00
TIME DEP OF $100M OR MORE	4231000	3718465	4260000	3675597	3264999	-0.68	13.78
DEPOSITS HELD IN FOREIGN OFFICES	375000	582652	510000	1279455	1093321	-26.47	-35.64
TOTAL DEPOSITS	67845008	68177120	69415008	68125632	75855888	-2.26	-0.49
FEDERAL FUNDS PURCHASED & RESALE	2019000	2591623	1899000	4256228	4111768		
OTHER BORROWINGS INCL MAT < 1YR	27000	36921	25000	91680	167922	8.00	-26.87
MEMO: SHT TRM N. CORE FUNDING	6332000	6564835	6338000	8396448	7227079	-0.09	-3.55
OTHER BORROWINGS INCL MAT > 1YR	328000	181133	258000	521331	1178337	27.13	81.08
ACCEPTANCES & OTHER LIABILITIES	1607000	1889927	1534000	1771218	3301427	4.76	-14.97
TOTAL LIABILITIES (INCL MORTG)	71826000	72876720	73130992	74766096	84615344	-1.78	-1.44
SUBORDINATED NOTES & DEBENTURES	2146000	1366000	2146000	1166000	895994	0.00	57.10
ALL COMMON & PREFERRED CAPITAL	12297000	12959526	11985000	13223839	13653835	2.60	-5.11
TOTAL LIABILITIES AND CAPITAL	86268992	87202256	87262000	89155936	99165168	-1.14	-1.07
MEMORANDA							
OFFICER, SHAREHOLDER LOANS (#)	1	0	1	1	2		
OFFICER, SHAREHOLDER LOANS ($)	100000	1339	100000	3763	5370	0.00	7368.26
NON-INVESTMENT ORE	152000	187591	124000	207305	254654	22.58	-18.97
HELD-TO-MATURITY SECURITIES	0	0	0	0	0	NA	NA
AVAILABLE-FOR-SALE SECURITIES	8506000	8106973	7575000	9235734	12709498	12.29	4.92
ALL BROKERED DEPOSITS	0	0	0	0	0	NA	NA

UBPR Page 04

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 ading unearned income to total loans and leases.

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.

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.

Acceptances

Customer's liability to this bank on acceptances outstanding.

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.

Other Assets

Reported other assets plus total intangible assets.

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.

Other Borrowing Incl Mat< 1 YR

From March 31, 1994 and subsequent, other borrowed money with an original maturity less than one year plus interest-bearing demand notes (note balances) issued to the U.S. Treasury plus trading liabilities (captured separately). For banks filing schedule RC-D revaluation losses on interest rate contracts are excluded. Prior to March 31, 1994 all other borrowed money is reported in this caption.

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.

Other Borrowing With Mat >1 YR

Other borrowed money with an original maturity of more than one year. For banks filing schedule RC-D, revaluation losses are included in this caption. Available from March 31, 1994 forward.

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.

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.

CERT # DSB# (PAGE 5 FORMAT FOR ALL BANKS) PAGE 5

CHARTER # COUNTY OFF-BALANCE SHEET ITEMS

OUTSTANDING ($000)	03/31/2001	03/31/2000	12/31/2000	12/31/1999	12/31/1998	PERCENT CHANGE 1 QTR	1 YEAR
HOME EQUITY (1-4 FAMILY)	6068000	5380752	6002000	5471952	5433852	1.10	12.77
CREDIT CARD	4544000	4142852	4418000	4019691	2948713	2.85	9.68
COMMERCIAL RE SECURED BY RE	2689000	2414043	2422000	2564371	2719570	11.02	11.39
COMMERCL RE NOT SECURED BY RE	2221000	2570304	2344000	2397702	1477345	-5.25	-13.59
ALL OTHER	26154000	24771136	26606992	24424512	26390928	-1.70	5.58
SECURITIES UNDERWRITING	0	0	0	0	0	NA	NA
MEMO:UNSED COMMIT W/MAT GT 1 YR	16092000	16715503	16412000	16725742	18258224	-1.95	-3.73
STANDBY LETTERS OF CREDIT	2188000	2430891	2265000	2406767	2620323	-3.40	-9.99
AMOUNT CONVEYED TO OTHERS	85000	80117	94000	81491	61308	-9.57	6.09
COMMERCIAL LETTERS OF CREDIT	137000	113947	138000	110311	143471	-0.72	20.23
PRINCIPAL BALANCE OF MTG POOLS	25000	1254861	1542000	1151668	7887	-98.38	-98.01
AMOUNT OF RECOURSE EXPOSURE	25000	1254861	1542000	1151668	7887	-98.38	-98.01
CREDIT DERIV BANK AS GTR	0	0	0	0	NA	NA	NA
CREDIT DERIV BANK AS BENEF	0	0	0	0	NA	NA	NA
ALL OTHER OFF-BALANCE SHEET ITEM	1728000	28929	24000	29056	3017007	7100.00	5873.24
OFF-BALANCE SHEET ITEMS	45754000	43107728	45762000	42576032	44759088	-0.02	6.14

OUTSTANDING (% OF ASSETS)	03/31/2001 BANK	PEER 1	PCT	03/31/2000 BANK	PEER 1	PCT	12/31/2000 BANK	PEER 1	PCT	12/31/1999 BANK	PEER 1	12/31/1998 BANK	PEER 1
UNUSED COMMINTMENTS													
HOME EQUITY (1-4 FAMILY)	7.03	2.52	96	6.17	2.33	94	6.88	2.42	96	6.14	2.31	5.48	2.16
CREDIT CARD	5.27	7.52	71	4.75	7.46	57	5.06	8.34	67	4.51	6.36	2.97	4.78
COMMERCAL RE SECURED BY RE	3.12	1.74	81	2.77	1.56	76	2.78	1.84	72	2.88	1.58	2.74	1.16
COMMERCAL RE NOT SECURED BY RE	2.57	0.55	96	2.95	0.60	96	2.69	0.49	98	2.69	0.59	1.49	0.51
ALL OTHER	30.32	35.73	63	28.41	34.30	52	30.49	35.16	60	27.40	33.56	26.61	31.90
TOTAL LN&LS COMMITMENTS	48.31	48.07	77	45.04	46.25	64	47.89	48.25	76	43.61	44.41	39.30	40.51
SECURITIES UNDERWRITING	0.00	0.01	89	0.00	0.01	88	0.00	0.01	90	0.00	0.02	0.00	0.02
STANDBY LETTERS OF CREDIT	2.54	6.54	33	2.79	6.64	27	2.60	6.41	30	2.70	6.78	2.64	7.27
AMOUNT CONVEYED TO OTHERS	0.10	0.74	36	0.09	0.76	37	0.11	0.75	43	0.09	0.81	0.06	0.76
COMMERCIAL LETTERS OF CREDIT	0.16	0.68	37	0.13	0.83	27	0.16	0.70	35	0.12	0.86	0.14	1.08
PRINCIPAL BALANCE OF MTG POOLS	0.03	2.24	39	1.44	1.62	71	1.77	2.85	70	1.29	1.32	0.01	0.33
AMOUNT OF RECOURSE EXPOSURE	0.03	0.49	45	1.44	0.38	94	1.77	0.51	92	1.29	0.37	0.01	0.24
CREDIT DERIV BANK AS GTR	0.00	2.38	77	0.00	1.50	76	0.00	1.78	78	0.00	0.48	NA	NA
CREDIT DERIV BANK AS BENEF	0.00	3.28	78	0.00	1.44	81	0.00	2.42	78	0.00	1.35	NA	NA
ALL OTH OFF-BALANCE SHEET ITEMS	2.00	11.69	69	0.03	10.94	55	0.03	9.21	56	0.03	10.14	3.04	10.34
OFF-BALANCE SHEET ITEMS	53.04	74.88	59	49.43	69.24	47	52.44	71.63	58	47.75	65.35	45.14	59.55

UBPR Page 05

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 following 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

Principal Balance of Mortgage Pools

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

Amount of Recourse Exposure

Recourse exposure for above mortgage pools.

Credit Derivs Bank as Guarantor

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

Credit Derivs Bank as Beneficiary

Credit Drivatives 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.

CERT # DSB#		(PAGE 5A FORMAT FOR ALL BANKS)		PAGE 5A
CHARTER # COUNTY		DERIVATIVE INSTRUMENTS		

NOTIONAL AMOUNT (000)	03/31/2001	03/31/2000	12/31/2000	12/31/1999	12/31/1998
DERIVATIVE CONTRACTS	76016000	66041968	69602000	60344672	52865136
INTEREST RATE CONTRACTS	73578992	63839952	66828000	58443568	51571856
FOREIGN EXCHANGE CONTRACTS	2437000	2202010	2774000	1901116	1293283
EQUITY, COMM & OTHER CONTRACTS	0	0	0	0	0
DERIVATIVES POSITION					
FUTURES AND FORWARDS	23070992	11481778	17982000	10356065	6358217
WRITTEN OPTIONS	4726000	4933490	5346000	5204706	3712070
EXCHANGE TRADED	5000	0	5000	0	0
OVER-THE-COUNTER	4721000	4933490	5341000	5204706	3712070
PURCHASED OPTIONS	18510992	25967840	21012992	25133632	23632512
EXCHANGE TRADED	6000	49900	1000	0	748
OVER-THE-COUNTER	18504992	25917936	21012000	25133632	23631760
SWAPS	29708000	23658848	25260992	19650272	19162352
HELD-FOR-TRADING	36108992	19116992	28928992	17571872	10740220
INTEREST RATE CONTRACTS	33826000	17017120	26296000	15717339	9501770
FOREIGN EXCHANGE CONTRACTS	2283000	2099865	2633000	1854541	1238450
EQUITY, COMM & OTHER CONTRACTS	0	0	0	0	0
NON-TRADED	39906992	46924976	40672992	42772800	42124928
INTEREST RATE CONTRACTS	39752992	46822832	40532000	42726224	42070096
FOREIGN EXCHANGE CONTRACTS	154000	102145	141000	46575	54833
EQUITY, COMM & OTHER CONTRACTS	0	0	0	0	0
MEMO: MARKED-TO-MARKET	154000	102145	141000	72575	25004928
DERIVATIVE CONTRACTS (RBC DEF.)	50722000	51571888	49198992	46209072	43890192
ONE YEAR OR LESS	15333000	11908176	15730000	9946574	4950269
OVER 1 YEAR TO 5 YEARS	27346992	37132544	28208992	34052992	36960016
OVER 5 YEARS	8042000	2531171	5260000	2209500	1979901
GROSS NEGATIVE FAIR VALUE	152000	178136	200000	168945	182828
GROSS POSITIVE FAIR VALUE	504000	332997	739000	344220	351368
HELD-FOR-TRADING	116000	71647	166000	67599	46640
NON-TRADED	388000	261350	573000	276621	304728
MEMO: MARKED-TO-MARKET	1000	1119	0	552	96956
CURR CREDIT EXP ON RBC DERIV CONTR	499000	332997	735000	344218	351365
CREDIT LOSSES OFF-BS DERIVS	0	0	0	0	0
PAST DUE DERIV INSTRUMENTS:					
FAIR VALUE CARRIED AS ASSSETS	0	0	0	0	0
IMPACT NONTRADED DERIV CONTRACTS					
INCREASE(DECR) IN INTEREST INC	45000	18286	86000	78332	79655
(INCREASE)DECR IN INTEREST EXP	0	-4249	-14000	-17176	-11565
INCREASE(DECR) IN NONINT ALLOC	27000	2918	-18000	2595	-1124
INCREASE(DECR) IN NET INCOME	72000	16955	54000	63751	66966

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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 forward 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 then $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 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, 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 then $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 then $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 items14. 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 items17. 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 then $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.

CERT # DSB# (PAGE 5B FORMAT FOR ALL BANKS) PAGE 5B
CHARTER # COUNTY DERIVATIVES ANALYSIS

PERCENT OF NOTIONAL AMOUNT	03/31/2001 BANK	03/31/2001 PEER	03/31/2001 PCT	03/31/2000 BANK	03/31/2000 PEER	03/31/2000 PCT	12/31/2000 BANK	12/31/2000 PEER	12/31/2000 PCT	12/31/1999 BANK	12/31/1999 PEER	12/31/1998 BANK	12/31/1998 PEER
INTEREST RATE CONTRACTS	96.79	77.12	56	96.67	70.56	59	96.01	75.34	55	96.85	68.14	97.55	66.57
FOREIGN EXCHANGE CONTRACTS	3.21	20.59	46	3.33	27.39	40	3.99	22.57	47	3.15	29.88	2.45	31.58
EQUITY, COMM, & OTHER CONTR	0.00	2.29	63	0.00	2.05	66	0.00	2.09	63	0.00	1.98	0.00	1.85
DERIVATIVES POSITION													
FUTURES AND FORWARDS	30.35	31.99	60	17.39	36.25	42	25.84	33.32	53	17.16	38.36	12.03	40.56
WRITTEN OPTIONS	6.22	11.51	60	7.47	12.59	57	7.68	11.60	63	8.62	12.05	7.02	11.05
EXCHANGE TRADED	0.01	2.09	71	0.00	3.16	67	0.01	2.46	73	0.00	2.08	0.00	2.38
OVER-THE-COUNTER	6.21	9.42	65	7.47	9.44	62	7.67	9.15	66	8.62	9.97	7.02	8.67
PURCHASED OPTIONS	24.35	11.55	84	39.32	12.51	93	30.19	11.50	90	41.65	10.91	44.70	10.66
EXCHANGE TRADED	0.01	2.17	63	0.08	3.15	62	0.00	2.58	70	0.00	2.16	0.00	2.46
OVER-THE-COUNTER	24.34	9.38	87	39.24	9.35	94	30.19	8.93	92	41.65	8.75	44.70	8.19
SWAPS	39.08	44.95	31	35.82	38.65	33	36.29	43.57	32	32.56	38.68	36.25	37.72
HELD FOR TRADING	47.50	96.10	59	28.95	95.07	42	41.56	96.17	56	29.12	94.56	20.32	93.70
INTEREST RATE CONTRACTS	44.50	73.63	71	25.77	66.49	47	37.78	72.08	61	26.05	63.59	17.97	61.12
FOREIGN EXCHANGE CONTRACTS	3.00	20.19	54	3.18	26.55	45	3.78	22.01	55	3.07	29.00	2.34	30.73
EQUITY, COMM & OTHER CONTRACTS	0.00	2.27	75	0.00	2.03	69	0.00	2.07	73	0.00	1.97	0.00	1.85
NON-TRADED	52.50	3.90	40	71.05	4.93	57	58.44	3.83	43	70.88	5.44	79.68	6.30
INTEREST RATE CONTRACTS	52.30	3.49	40	70.90	4.07	59	58.23	3.25	44	70.80	4.55	79.58	5.45
FOREIGN EXCHANGE CONTRACTS	0.20	0.40	63	0.15	0.84	57	0.20	0.56	63	0.08	0.88	0.10	0.85
EQUITY, COMM & OTHER CONTRACTS	0.00	0.02	78	0.00	0.02	89	0.00	0.02	80	0.00	0.01	0.00	0.01
MEMO: MARKED-TO-MARKET	0.20	0.97	31	0.15	0.89	33	0.20	0.75	33	0.12	0.94	47.30	1.10
DERIVATIVE CONTRACTS (RBC DEF.)	66.73	76.05	16	78.09	73.13	37	70.69	74.81	21	76.58	75.14	83.02	76.09
ONE YEAR OR LESS	20.17	37.34	34	18.03	41.64	23	22.60	38.94	35	16.48	43.17	9.36	46.66
OVER 1 YEAR TO 5 YEARS	35.98	26.55	56	56.23	22.43	81	40.53	24.90	61	56.43	23.20	69.91	22.77
OVER 5 YEARS	10.58	12.15	57	3.83	9.06	27	7.56	10.96	47	3.66	8.77	3.75	6.66
GROSS NEGATIVE FAIR VALUE	0.20	1.37	19	0.27	1.44	30	0.29	1.56	20	0.28	1.51	0.35	1.30
GROSS POSITIVE FAIR VALUE	0.66	1.42	37	0.50	1.45	25	1.06	1.59	41	0.57	1.52	0.66	1.31
BY TIER ONE CAPITAL:													
GROSS NEGATIVE FAIR VALUE (X)	0.03	1.97	57	0.03	1.89	57	0.04	2.31	56	0.03	1.98	0.03	1.62
GROSS POSITIVE PAIR VALUE (X)	0.09	2.03	66	0.06	1.90	61	0.15	2.35	67	0.06	1.99	0.06	1.62
HELD FOR TRADING (X)	6.63	137.49	74	3.38	124.36	59	5.75	142.02	70	3.02	124.19	1.74	116.33
NON TRADED (X)	7.33	5.58	80	8.29	6.44	77	8.08	5.66	86	7.35	7.15	6.81	7.82
MEMO: MARKED-TO-MARKET(X)	0.03	1.38	33	0.02	1.16	33	0.03	1.11	30	0.01	1.23	4.05	1.37
CURR CREDIT EXPOSURE (X)	0.09	0.76	72	0.06	0.91	61	0.15	0.87	72	0.06	0.99	0.06	0.79
CREDIT LOSSES ON DERIVATIVES	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS:													
FAIR VALUE CARRIED AS ASSETS	0.00	0.00	96	0.00	0.00	96	0.00	0.00	96	0.00	0.00	0.00	0.00
OTHER RATIOS:													
CURR CR EXP/ RSK WT ASSET	0.74	6.20	71	0.48	7.25	61	1.05	6.91	70	0.49	7.86	0.49	6.45
CR LOSS ON DERIVS/CR ALLOW	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	0.00	0.00
IMPACT OF NONTRD DERIV CONT:													
INCR(DECR) INTEREST INC/NET INC	13.39	7.09	93	7.25	6.28	89	9.62	6.01	95	6.94	4.97	9.45	5.48
(INCR)DECR INTEREST EXP/NET INC	0.00	1.10	34	-1.69	-3.90	8	-1.57	-2.51	7	-1.52	-3.37	-1.37	-4.34
INCR(DECR) NONINT ALLOC/NET INC	8.04	4.34	93	1.16	-0.69	93	-2.01	-0.04	6	0.23	0.53	-0.13	-0.42
INCR(DECR) NET INCOME/NET INC	21.43	12.54	90	6.72	1.69	83	6.04	3.46	83	5.65	2.13	7.95	0.72

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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.

Memo: 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 then $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 then $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 then $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.

By 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 then $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 then $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 derivatives 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.

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CHARTER # COUNTY BALANCE SHEET - PERCENTAGE COMPOSITION OF ASSETS AND LIABILITIES

ASSETS, PERCENT OF AVG ASSETS	03/31/2001 BANK	03/31/2001 PEER 1	03/31/2001 PCT	03/31/2000 BANK	03/31/2000 PEER 1	03/31/2000 PCT	12/31/2000 BANK	12/31/2000 PEER 1	12/31/2000 PCT	12/31/1999 BANK	12/31/1999 PEER 1	12/31/1998 BANK	12/31/1998 PEER 1
TOTAL LOANS	61.29	54.68	50	63.86	53.49	57	63.89	53.96	60	62.18	54.55	61.27	56.85
LEASE FINANCING RECEIVABLES	5.97	3.17	84	4.72	2.71	81	5.27	2.91	83	3.72	2.64	2.76	2.13
LESS: LNS&LS ALLOWANCE	1.59	0.99	95	1.48	1.01	89	1.56	1.00	92	1.46	1.07	1.61	1.21
NET LOANS & LEASES	65.67	56.86	56	67.10	55.19	57	67.59	55.86	60	64.44	56.11	62.42	57.77
INTEREST-BEARING BANK BALANCES	0.21	2.47	56	0.02	2.89	37	0.06	2.55	41	0.03	2.96	0.04	2.75
FEDERAL FUNDS SOLD & RESALES	4.77	5.55	80	0.11	6.20	3	1.14	5.77	36	0.31	5.68	1.13	3.72
TRADING ACCOUNT ASSETS	0.46	8.11	53	0.85	9.77	64	0.83	9.22	61	0.51	9.61	0.21	9.47
HELD-TO-MATURITY SECURITIES	0.00	1.27	42	0.00	1.44	32	0.00	1.44	35	0.00	1.58	0.00	1.70
AVAILABLE-FOR-SALE SECURITIES	9.27	13.94	24	9.83	12.85	30	9.46	13.41	23	11.86	12.12	12.60	11.96
TOTAL EARNING ASSETS	80.38	88.20	3	77.91	88.34	1	79.08	88.25	1	77.15	88.06	76.40	87.37
NONINT CASH & DUE FROM BANKS	7.60	4.44	92	8.72	4.74	91	8.09	4.61	90	8.70	4.87	9.91	5.14
PREMISES, FIX ASSTS & CAP LEASES	1.83	1.20	90	2.09	1.22	96	2.01	1.20	95	2.14	1.27	2.05	1.38
OTHER REAL ESTATE OWNED	0.31	0.06	98	0.41	0.08	98	0.37	0.07	98	0.43	0.10	0.39	0.13
ACCEPTANCES & OTHER ASSETS	9.88	6.09	92	10.86	5.63	98	10.44	5.87	93	11.58	5.70	11.25	5.99
SUBTOTAL	19.62	11.79	96	22.08	11.66	98	20.91	11.74	98	22.85	11.94	23.59	12.63
TOTAL ASSETS	100.00	99.99		99.99	100.00		99.99	99.99		100.00	100.00	99.99	100.00
STANDBY LETTERS OF CREDIT	2.57	6.48	34	2.74	6.67	27	2.69	6.59	32	2.71	6.82	2.79	7.19
LIABILITIES, PERCENT OF AVG ASST													
DEMAND DEPOSITS	26.20	9.72	96	25.28	10.86	94	25.45	10.43	96	24.74	11.56	25.97	12.53
ALL NOW & ATS ACCOUNTS	2.08	1.23	66	2.33	1.50	69	2.12	1.36	63	2.28	1.58	4.11	2.29
MONEY MARKET DEPOSIT ACCOUNTS	19.37	15.08	65	18.79	13.46	66	18.87	13.94	66	18.62	13.01	18.72	12.03
OTHER SAVINGS DEPOSITS	13.99	6.01	86	13.19	5.89	89	13.53	5.94	87	13.54	6.06	12.50	5.76
TIME DEP UNDER $100M	12.05	9.19	46	12.44	9.63	38	12.36	9.58	43	12.39	9.97	12.14	9.62
CORE DEPOSITS	73.70	41.24	96	72.04	41.34	94	72.33	41.25	96	71.57	42.18	73.43	42.23
TIME DEP OF $100M OR MORE	4.89	6.07	22	4.19	6.03	22	4.49	5.93	18	3.74	5.42	3.25	4.60
DEPOSITS IN FOREIGN OFFICES	0.51	16.35	21	1.06	16.40	25	0.85	16.34	26	1.10	16.96	0.69	18.58
TOTAL DEPOSITS	79.10	63.41	90	77.29	63.54	81	77.67	63.22	86	76.41	64.33	77.36	64.83
FEDERAL FUNDS PURCH & REPOS	2.26	9.64	3	3.88	10.07	16	3.56	9.63	12	4.36	9.50	3.12	7.92
OTHER BORROWINGS INCL MAT < 1YR	0.03	4.59	1	0.07	4.42	3	0.05	4.71	1	0.08	4.86	0.12	6.15
MEMO: SHT TRM N. CORE FUNDING	7.30	29.78	1	8.48	29.91	3	8.40	29.67	1	8.52	29.43	6.32	29.44
OTHER BORROWINGS INCL MAT > 1YR	0.34	9.15	13	0.40	9.25	15	0.33	9.34	10	0.71	8.48	1.15	7.75
ACCEPTANCES & OTHER LIABILITIES	1.81	3.51	30	2.08	3.43	45	2.02	3.59	43	2.65	3.54	2.95	4.26
TOTAL LIABILITIES(INCL MORTG)	83.53	90.30	1	83.72	90.72	1	83.64	90.48	1	84.21	90.70	84.71	90.91
SUBORDINATED NOTES & DEBENTURES	2.47	1.86	80	1.44	1.79	42	1.75	1.81	56	1.14	1.70	1.09	1.68
ALL COMMON & PREFERRED CAPITAL	13.99	7.84	96	14.85	7.49	98	14.61	7.71	96	14.65	7.59	14.20	7.41
TOTAL LIABILITIES & CAPITAL	100.00	100.00	77	100.01	99.99	96	99.99	100.01	30	100.00	100.00	99.99	100.00
MEMO: ALL BROKERED DEPOSITS	0.00	0.83	21	0.00	0.75	25	0.00	0.84	18	0.00	0.69	0.13	0.64
INSURED BROKERED DEP	0.00	0.50	40	0.00	0.51	44	0.00	0.57	36	0.00	0.48	0.00	0.45
DIR & INDIR INV IN RE	0.00	0 00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0 00	0.00

UBPR Page 06

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.

Other Borrowing Incl Mat < 1 YR

See definition on page 4 for this caption.

Memo: Short Term Non Core Funding

See definition on page 4 for this caption.

Other Borrowing Incl MAT > 1 YR

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.