

CERT # DSB#
 CHARTER # COUNTY

(PAGE 10 LAYOUT FOR ALL BANKS)
 LIQUIDITY AND INVESTMENT PORTFOLIO

PAGE 10

	03/31/2001	03/31/2000	12/31/2000	12/31/1999	12/31/1998
SHORT TERM INVESTMENTS	6003000	1116841	4145000	1172448	1028928
SHORT TERM ASSETS	23808000	19764656	23224000	20162704	14163264
SHORT TERM NON CORE FUNDING	6332000	6564835	6338000	8396448	7227079
NON CORE LIABILITIES	6722000	7046554	6767000	9764487	9779059
DEBT SECURITIES 90+ DAYS P/D	0	0	0	0	0
TOTAL NON-CURRENT DEBT SEC	0	0	0	0	0
FAIR VALUE HIGH-RISK MTG SECS	NA	0	0	0	0
FAIR VALUE STRUCTURED NOTES	0	0	0	0	0

	BANK PEER 1 PCT	BANK PEER 1 PCT	BANK PEER 1 PCT	BANK PEER 1	BANK PEER 1
SHORT TERM INVESTMENTS	6.96 9.41 68	1.28 10.57 16	4.75 9.80 61	1.32 11.11 1.04	8.59
MARKETABLE EQUITY SECURITIES (MES)	0.00 0 00 00	0 00 00.00 00	0.00 0.00 00	0.00 00.00 0.00	0.00
CORE DEPOSITS	73.30 40.87 96	73.25 41.07 96	74.08 41.69 98	70.85 41.43 72.10	42.34
NON CORE FUNDING	7.34 30.19 1	7.53 30.15 3	7.26 29.37 1	9.42 29.91 7.29	29.10

LIQUIDITY RATIOS

NET S.T. NON CORE FUND DEPEND	0.52 29.26 4	8.27 28.72 10	3.35 27.94 6	10.60 27.97 8.49	29.67
NET NON CORE FUND DEPENDENCE	1.14 43.61 3	9.00 42.53 5	4.00 41.83 1	12.61 41.80 11.99	43.68
BROKED DEPOSITS TO DEPOSITS	0.00 1.32 22	0.00 1.25 25	0.00 1.31 23	0.00 1.16 0.00	0.90
BROKER DEP MAT < LYR TO BKR DEPS	NA 59.56 28	NA 47.45 33	NA 55.05 30	NA 41.08 NA	49.92
S.T. INV TO S.T. NON CORE FUND	94.80 31.17 95	17.01 35.06 50	65.40 33.36 87	13.96 37.13 14.24	29.52
SHORT TERM ASSET TO S.T. LIABS.	58.87 76.03 98	129.82 80.94 89	154.01 80.56 96	116.28 81.79 86.62	87.21
NET S.T. LIAB TO ASSETS	-10.23 8.90 4	-5.21 7.04 18	-9.33 7.07 6	-3.17 6.67 2.21	4.56
NET LOANS & LEASES TO DEPOSITS	81.48 90.71 22	85.93 87.49 32	84.53 88.60 32	87.70 85.91 80.13	88.41
NET LN&LS TO CORE DEPOSITS	87.42 139.94 7	91.72 135.00 8	90.77 135.66 7	94.58 132.47 85.01	136.59
NET LN&LS & SBLC TO ASSETS	66.62 63.73 40	69.97 62.09 50	69.84 62.97 50	69.72 61.66 63.94	65.10

SECURITIES MIX

HELD-TO-MATURITY % TOTAL SECS					
U.S. TREASURY & GOVT AGENCIES	0.00 1.62 65	0.00 1.78 59	0.00 1.61 63	0.00 1.95 0.00	1.86
MUNICIPAL SECURITIES	0.00 1.13 54	0.00 1.46 49	0.00 1.17 53	0.00 1.61 0.00	2.21
PASS-THROUGH MTG BACKED SECS	0.00 2.43 66	0.00 3.85 64	0.00 2.65 66	0.00 4.34 0.00	4.91
CMO & REMIC MTG BACKED SECS	0.00 1.53 71	0.00 1.47 69	0.00 1.45 72	0.00 1.68 0.00	1.80
ASSET BACKED SECURITIES	0.00 0.39 69	0.00 1.62 40	0.00 2.13 53	0.00 1.67 0.00	1.66
OTHER DOMESTIC DEBT SECS	0.00 1.22 69	0.00 0.68 55	0.00 1.31 64	0.00 0.75 0.00	0.80
FOREIGN DEBT SECURITIES	0.00 0.28 69	0.00 0.44 66	0.00 0.29 70	0.00 0.47 0.00	0.64
TOTAL HELD-TO-MATURITY	0.00 8.22 42	0.00 9.68 33	0.00 8.47 41	0.00 10.79 0.00	12.21
AVAILABLE-FOR-SALE % TOTAL SECS					
U.S. TREASURY & GOVT AGENCIES	29.58 21.01 69	19.14 22.03 50	9.12 17.21 38	19.41 19.91 16.05	22.23
MUNICIPAL SECURITIES	2.76 3.48 57	2.53 3.29 54	3.10 3.46 60	2.40 3.32 0.09	3.34
PASS-THROUGH MTG BACKED SECS	23.30 32.43 43	31.36 32.73 61	31.12 35.56 55	31.07 32.32 31.33	29.85
CMO & REMIC MTG BACKED SECS	4.40 10.93 34	13.23 10.64 61	6.64 11.06 36	14.92 11.24 21.79	9.46
ASSET BACKED SECURITIES	0.00 0.13 59	0.00 0.25 42	0.00 0.19 50	0.00 0.25 0.00	0.00
OTHER DOMESTIC DEBT SECS	32.38 10.16 90	26.49 7.40 93	41.25 9.93 98	25.78 7.19 26.39	7.11
FOREIGN DEBT SECURITIES	2.15 10.06 83	1.69 10.76 76	2.42 10.54 81	1.56 11.75 1.08	12.22
INV MUT F. & OTH MKTBL	0.19 1.19 48	0.26 1.23 61	0.21 1.23 50	0.21 1.30 0.12	1.42
OTHER EQUITY SECURITIES	5.24 2.54 84	5.30 2.23 93	6.14 2.53 90	4.65 2.19 3.14	2.18
TOTAL AVAILABLE-FOR-SALE	100.00 91.78 98	100.00 90.32 98	100.00 91.53 98	100.00 89.21 NA	NA
OTHER SECURITIES RATIOS:					
HIGH RISK & STRUC NOTE TO TICAP	0.00 0.39 69	0.00 1.62 40	0.00 2.13 53	0.00 1.67 0.00	1.66
APP(DEP) HI RISK & STRUC/TICAP	NA NA 98	0.00 0.00 76	0.00 0.00 73	0.00 0.01 0.00	0.00
APP(DEP) IN HTM SEC TO HTM SEC	NA 0.84 57	NA 1.32 40	NA 1.17 49	NA 1.22 NA	0.01
APP(DEP) IN HTM SEC TO EQY CAP	0.00 0.13 59	0.00 0.25 42	0.00 0.19 50	0.00 0.25 0.00	0.00
PLEGGED SECURITIES TO TOT SEC	23.71 54.58 9	59.36 48.78 47	29.36 49.25 16	65.95 51.75 48.69	49.24

UBPR Page 10

Liquidity and Investment Portfolio

The top portion of this page presents dollar information and ratios that can be used to assess the bank's liquidity position. The bottom portion of the page presents the principal components of the investment portfolio expressed as a percentage of total investment securities. End-of-period calculations that may be used to analyze the maturity distribution and the degree of appreciation or depreciation in the investment portfolio are also shown.

Short Term Investments (\$000)

The sum of:

- Interest-bearing bank balances
- + Federal funds sold and securities purchased under agreements to resell
- + Fixed rate debt securities that mature within one year
- + Floating rate debt securities that mature within one year
- + Acceptances of other banks (loans) and commercial paper (loans). Commercial paper not included from March 31, 1997 forward. Acceptances not included from March 31, 2001 forward.

Available for all periods.

Short Term Assets (\$000)

The sum of:

- Short term investments (defined above)
- + Fixed rate loans maturing within one year
- + Floating rate loans that mature within one year
- Commercial Paper. Not available and not deducted from March 31, 1997 forward.
- Acceptances of other banks. Not available and deducted from March 31, 2001 forward.

Available from March 1996 forward.

Short Term Non Core Funding (\$000)

The sum of:

- 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 borrowed money with remaining maturity one year or less
- + Deposits in foreign offices with remaining maturity under 1 year
- + Securities sold under agreements to repurchase and federal funds purchased
- + Demand notes issued to the U.S. Treasury (Included in Other Borrowed Money from March 31, 2001 forward)

Not available prior to March 1996.

Non Core Liabilities (\$000)

The sum of:

- Time certificates of deposit and open account time deposits of \$100M or more
- + Other borrowed money (all maturities)
- + Foreign office deposits
- + Securities sold under agreements to repurchase and federal funds purchased
- + Brokered deposits issued in denominations of less than \$100,000
- + Demand notes issued to the U.S. Treasury (Included in Other Borrowed Money from March 31, 2001 forward)

Available for all periods.

Long Term Assets (\$000)

Is used in ratio calculations below but does not appear on the page. It is calculated as follows:

- Net loans and leases
- Acceptances of other banks (loans) Not available and not deducted from March 31, 2001 forward.
- Commercial paper (loans). Not available and not deducted from March 31, 1997 forward.
- + Held to maturity securities
- + Available for sale securities
- Fixed rate debt securities that mature within one year
- Floating rate debt securities that mature within one year
- + Other real estate owned (non-investment)

Core Deposits (\$000)

Is used in ratio calculations but does not appear on the page. See page 4, balance sheet

All demand and savings deposits including money market deposit accounts and NOW and ATS accounts, savings deposits, plus time deposits in amounts of less than \$100 thousand.

Short Term Liabilities (\$000)

Is used in ratio calculations but does not appear on the page.

The sum of:

- Fixed rate time deposits less than \$100,000 and maturing less than 1 year
- + Floating rate time deposits less than \$100,000 that mature within one year
- + 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
- + Other borrowed money with remaining maturity < 1 year
- + Deposits in foreign offices with remaining maturity under 1 year
- + Securities sold under agreements to repurchase and federal funds purchased
- + Demand notes issued to the U.S. Treasury (Included in Other Borrowed Money from March 31, 2001 forward)

Not available prior to March 1996.

Non-Current Debt Securities & Other Assets:

Displays dollar data for non-current debt securities from schedule RC-N and RC-B.

Debt Securities 90+ Days P/D

Total Non-Current Debt Sec

Fair Value High Risk Mtg Secs

Fair Value Structured Notes

Percent of Total Assets

Each category is divided by total assets at the end of the period.

Short Term Investments

Temporary investments divided by total assets.

Marketable Equity Securities (MES)

Investments in mutual funds and other equity securities with readily determinable values divided by total assets.

Core Deposits

Core deposits divided by total assets.

S.T. Non Core Funding

Short term non core funding divided by total assets.

Liquidity Ratios

Net S. T. Non Core Funding Dependence

Short term non core funding less short term investments divided by long term assets. Available from March 1996 forward.

Net Non Core Funding Dependence

Non core liabilities less short term investments divided by long term assets. Available for all periods.

Brokered Deposits to Deposits

Deposits acquired from brokers and dealers for the account of others divided by total deposits.

Brokered Deposits Maturing < 1 year to Brokered Deposits

Brokered deposits issued in amounts of less than \$100M and maturing in less than one year plus brokered deposits issued in amounts of \$100M or greater divided by total brokered deposits. Not available prior to March 1996.

Short Term Investments to Short Term Non Core Funding

Short Term investments divided by short term non core funding.

Short Term Assets to Short Term Liabilities

Short term assets divided by short term liabilities.

Net Short Term Liabilities to Assets

Short term liabilities less short term assets divided by total assets.

Net Loans & Leases to Deposits

Net loans, plus lease-financing receivables, divided by total deposits.

Net Loans & Leases to Core Deposits

Net loans, plus lease-financing receivables, divided by total core deposits.

Net Loans, Leases & Standby Letters of Credit to Assets

Net loans, plus lease-financing receiv-

ables and standby letters of credit, divided by total assets.

Securities Mix (Percent of Total Securities)

Securities are displayed in two groups based on whether they are classified as held-to-maturity or available-for-sale. Held-to-maturity securities are shown at cost, while available-for-sale securities are shown at fair value. Prior to March 31, 1994, all securities are shown as though they are classified as held-to-maturity.

Within each group, a distribution by type of security is displayed. Individual outstanding balances for each security is divided by the end-of-period total of held-to-maturity and available-for-sale securities.

U.S. Treasury & Government Agencies

Securities issued by U.S. Treasury and U.S. Agencies and U.S. government sponsored agencies are displayed.

Municipal Securities

General obligation, revenue and industrial development bonds are shown. Available prior to March 31, 2001.

Pass-Through Mtg. Backed Secs

Pass through GNMA, FNMA and privately issued mortgage-backed securities are displayed.

CMO & Remic Mtg Backed Secs

CMO's and REMIC's issued by FNMA and FHLMC, collateralized by MBS guaranteed by FNMA, FHLMC, GNMA and other private issues are displayed.

Asset Backed Securities

Available from March 31, 2001 forward. Asset backed securities include those backed by credit card receivables, home equity lines, automobile loans, other consumer loans, commercial loans and other assets.

Other Domestic Debt Securities

Foreign Debt Securities

Total Held-To-Maturity

Sum of all securities classified as held-to-maturity as a percent of total securities

Inv Mut F. & Oth MKTBL

Investments in mutual funds and other marketable securities. Shown in available for sale only.

Other Equity Securities

Includes other equity securities. Appears as held-to-maturity only prior to March 31, 1994. From that date forward shown as available-for-sale.

Total Available-For-Sale

Sum of all securities classified as available-for-sale as a percent of total securities.

Other Securities Ratios:

High Risk & Struc Note to TICap

High risk mortgage securities and structured notes (both at amortized cost) divided by tier one capital.

App (Dep) Hi Risk & Struc/TICap

Fair value of high risk mortgage securities plus structured notes less amortized cost divided by tier one capital.

App (Dep) in HTM sec to HTM Sec

Prior to March 31, 1994, the total market value of all investment securities, less the total book value of all investment securities divided by the total book value of all investment securities.

From March 31, 1994 and subsequent, calculated for held-to-maturity securities.

App (Dep) in HTM Sec to Eqy Cap

Prior to March 31, 1994, the total market value of all investment securities, less the total book value of all investment securities divided by total equity capital.

From March 31 and subsequent, calculated for just held-to-maturity securities.

Pledged Securities to Total Securities

The book value of all securities as defined above that are pledged to secure deposits, repurchase transactions, or other borrowing (regardless of the balance of the deposits or other liabilities against which the securities are pledged), as performance bonds under futures or forward contracts, or for any other purpose, divided by total securities.

CERT # CHARTER #	DSB# COUNTY	(PAGE 11 LAYOUT FOR ALL BANKS) CAPITAL ANALYSIS										PAGE 11		
END OF PERIOD CAPITAL (\$000)		03/31/2001			03/31/2000			12/31/2000			12/31/1999		12/31/1998	
-----		-----			-----			-----			-----		-----	
PERPETUAL PREFERRED		0			0			0			0		0	
+ COMMON STOCK		520000			520152			520000			520152		520152	
+ SURPLUS		10810000			11406358			10810000			11406358		11247372	
+ UNDIVIDED PROFITS		951000			997527			615000			1262943		1881907	
+ ACCUM OTHER COMP INCOME		16000			35489			40000			34386		8621	
+ OTHER EQUITY CAPITAL COMP		0			NA			NA			NA		NA	
TOTAL EQUITY CAPITAL		12297000			12959526			11985000			13223839		13653835	
LIMITED LIFE PREFERRED		0			0			0			0		0	
SUBORDINATED NOTES & DEBENTURES		2146000			1366000			2146000			1166000		895994	
CHANGES IN TOTAL EQUITY (\$000)														
-----		-----			-----			-----			-----		-----	
BALANCE AT BEGINNING OF PERIOD		11985000			13223839			13224000			13653835		4228140	
+ NET INCOME		336000			252137			894000			1128079		842862	
+ SALE OR PURCHASE OF CAPITAL		0			0			0			0		0	
+ MERGERS & ABSORPTIONS		0			0			0			174171		10048731	
+ RESTATE DUE TO ACCTG ERROR&CHG		0			0			-66000			257024		0	
+ TRANS. WITH PARENT		0			0			-596000			0		0	
- LESS: DIVIDENDS		0			517553			1476000			2018805		1460588	
+ OTHER COMPREHENSIVE INCOME		-24000			1103			5000			29535		-5310	
BALANCE AT END OF PERIOD		12297000			12959526			11985000			13223839		13653835	
INTANGIBLE ASSETS														
-----		-----			-----			-----			-----		-----	
MORTGAGING SERVICE RIGHTS		0			302985			0			292009		257243	
+ PURCH CRED CARD RELATION.		6000			0			0			0		0	
+ OTHER INTANGIBLES		1349000			1583353			1405000			1641572		1823496	
+ GOODWILL		5967000			6275550			6040000			6355205		6331209	
TOTAL INTANGIBLES		7322000			8161888			7445000			8288786		8411948	
MEMO:														
GRANDFATHERED INTANGIBLES		482000			597054			532000			625535		701383	
CAPITAL RATIOS														
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PERCENT OF TOTAL EQUITY:														
NET LOANS & LEASES (X)		4.50	7.21	7	4.52	7.38	8	4.90	7.30	7	4.52	7.34	4.45	7.90
SUBORD NOTES & DEBENTURES		17.45	23.60	46	10.54	24.23	27	17.91	23.96	47	8.82	23.65	6.56	23.59
LONG TERM DEBT		17.45	23.60	46	10.54	24.23	27	17.91	23.96	47	8.82	23.65	7.44	24.40
COM RE & RELATED VENTURES		127.04	94.85	59	114.51	92.07	49	132.62	95.73	56	113.19	92.92	100.23	89.77
PERCENT OF AVERAGE TOTAL EQUITY:														
NET INCOME		11.07	15.09	16	7.70	14.29	6	7.04	13.46	6	8.35	15.24	6.14	14.70
DIVIDENDS		0.00	6.85	25	15.81	9.26	81	11.62	8.75	64	14.95	11.37	10.64	11.80
RETAINED EARNINGS		11.07	8.24	65	-8.11	5.03	8	-4.58	4.71	6	-6.59	3.87	-4.50	2.89
OTHER CAPITAL RATIOS:														
DIVIDENDS TO NET OPER INCOME		0.00	45.26	27	205.27	64.80	96	165.10	64.98	96	178.96	74.62	173.29	80.49
EQUITY CAPITAL TO ASSETS		14.25	7.94	96	14.86	7.51	98	13.73	7.75	96	14.83	7.48	13.77	7.32
GROWTH RATES:														
TOTAL EQUITY CAPITAL		-5.11	18.17	4	-5.09	38.06	5	-9.37	26.70	3	-3.15	37.05	222.93	30.09
EQUITY GROWTH LESS ASST GROWTH		-4.04	9.52	25	-0.34	15.81	38	-7.25	12.38	27	6.94	16.06	120.93	17.08
INTANG ASSETS % TOTAL EQUITY														
MORTGAGE SERVICING RIGHTS		0.00	4.40	39	2.34	3.51	66	0.00	3.78	38	2.21	3.53	1.88	3.30
GOODWILL		48.52	14.33	98	48.42	13.24	98	50.40	14.20	98	48.06	13.01	46.37	10.06
PURCH CREDIT CARD RELATION		0.05	1.15	83	0.00	0.33	77	0.00	1.25	84	0.00	0.29	0.00	0.13
ALL OTHER INTANGIBLES		10.97	2.14	96	12.22	2.33	98	11.72	2.29	96	12.41	2.48	13.36	2.45
TOTAL INTANGIBLES		59.54	22.02	95	62.98	19.40	98	62.12	21.52	95	62.68	19.31	61.61	15.94

UBPR Page 11

Capital Analysis

This page presents end-of-period capital by call report definition, a reconciliation of total equity capital from period to period, an analysis of intangible assets and a series of capital ratios. Ratios using after tax income and dividends have been adjusted for assumed tax rates. See Section II Technical Information.

End-of-Period Capital (\$000)

The dollar figures for each category are brought directly forward from the end-of-period Report of Condition schedule RC.

Perpetual Preferred Stock

Common Stock

Surplus

Undivided Profits

Accumulated Other Comprehensive Income

From March 31, 2001 forward includes accumulated other comprehensive income. For prior quarters includes accumulated G/L cash flow hedges, unrealized G/L available for sale securities, cumulative foreign current adjustment.

Other Equity Capital Components

Available from March 31, 2001 forward and includes other equity capital components.

Total Equity Capital

Sum of all capital components above.

Limited Life Preferred Stock

Subordinated Notes & Debentures

Changes in Total Equity (\$000)

Displays the reconciliation of

changes in equity capital from schedule RI-A. The source of a change in capital may be identified in this section.

Balance at Beginning of Period

Net Income

Sale or Purchase Of Capital

Merger & Absorptions

Restatements due to Accounting Errors and Changes

From March 31, 2001 forward includes restatements due to corrections of material accounting errors and changes in accounting. For prior quarters includes cumulative accounting changes as well as restatements due to accounting errors and changes.

Transactions With Parent

Less: Dividends

Other Comprehensive Income

From March 31, 2001 forward includes other comprehensive income. For prior quarters includes net other increases or decreases which is defined as net change in holding gains (losses) on available for sale securities and foreign currency translation adjustments

Balance At End Of Period

Intangible Assets

Displays categories of intangible assets as reported in schedule RC-M.

Mortgage Servicing Rights

Purchased Credit Card Relation

Other Intangibles

Goodwill

Total Intangibles

Memo: Grand fathered Intangibles

Intangible assets that have been grandfathered for regulatory capital purposes.

Capital Ratios

Ratios are calculated by dividing by total equity capital as shown on schedule RC.

Percent of Total Equity:

Net Loans & Leases (X)

Unlike the other ratios displayed under this heading, this ratio is *multiple*, e.g., shows the number of times net loans and lease-financing receivables exceed equity capital.

Subordinated Notes and Debentures—Percent of Total Equity

Subordinated notes and debentures divided by total equity capital.

Long-Term Debt—Percent of Total Equity

Subordinated notes and debentures, plus mortgage indebtedness and liability for capitalized leases, divided by total equity capital.

Com Re & Related Ventures

The sum of construction and land development loans, non-farm non-residential mortgages, unsecured loans to finance commercial real estate, construction and land development, other real estate owned, investments in unconsolidated subsidiaries and associated companies divided by total equity.

Percent of Average Total Equity:

The following ratios use average equity derived from end-of-period balance for the prior year end and current year's end-of-period balances.

Net Income—Percent of Average Total Equity

Net income divided by average total equity capital.

Dividends—Percent of Average Total Equity

Cash dividends declared on common & preferred stock

Retained Earnings—Percent of Average Total Equity

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

Other Capital Ratios:

Dividends to Net Operating Income

Cash dividends declared, as a per-

cent of Net Operating Income as defined for UBPR Page 02.

Equity Capital to Assets

All common stock plus perpetual preferred stock, plus surplus, plus undivided profits and reserve for contingencies and other capital reserves, divided by assets.

Growth Rates:

For each of the captions in this grouping, the growth rate is determined by subtracting the account balance at the end of the corresponding period in the prior year from the current account balance and dividing the result by the account balance at the end of the corresponding period in the prior year. The “equity growth less asset growth” ratio is included in this grouping for analysis purposes

even though it is not technically a growth rate.

Total Equity Capital

Equity Growth Less Asset Growth

The difference between equity capital and asset growth rates.

Intangibles Assets % Total Equity

Individual categories of intangible assets are shown as a percent of total equity.

Mortgage Servicing Rights

Goodwill

Purchased Credit Card Relation

Other Intangibles

Total Intangibles

CERT # CHARTER #	DSB# COUNTY	(PAGE 11A LAYOUT FOR ALL BANKS RISK BASED CAPITAL ANALYSIS					PAGE 11A
RISK-BASED CAPITAL (\$000)		03/31/2001	03/31/2000	12/31/2000	12/31/1999	12/31/1998	
TIER ONE CAPITAL (***)							
TOTAL EQUITY CAPITAL ADJUSTED		12281000	12924037	11945000	13189453	13645214	
- INELIGIBLE DEF TAX ASSETS		0	0	0	0	10317	
- INELIGIBLE INTANGIBLES		6834000	7261849	6913000	7371242	7453322	
NET TIER ONE		5447000	5662188	5032000	5818211	6181575	
TIER TWO CAPITAL							
+ QUALIF DEBT AND REDEEM PFD		1847000	1219800	1934000	1107000	873994	
+ CUMULATIVE PREFERRED STOCK		0	0	0	0	0	
+ ALLOWABLE LN&LS LOSS ALLOWANCE		854886	864584	882228	877244	912303	
+ UNRL GAIN MKTBL EQY SEC (45%)		2700	0	2700	0	0	
+ AGRICULTURAL LOSS DEFERRAL		0	0	0	0	0	
NET ELIGIBLE TIER TWO*		2704586	2084384	2818927	1984244	1786297	
TOTAL RBC BEFORE DEDUCTIONS							
TIER ONE & TIER TWO		8151586	7746572	7850927	7802455	7967872	
TIER THREE		0	0	0	0	0	
- RECIPROCAL CAPITAL HOLDINGS		0	0	0	0	0	
TOTAL RISK BASED CAPITAL		8151586	7746572	7850927	7802455	7967872	
RISK-WEIGHTED ASSETS							
ON-BALANCE SHEET							
CATEGORY TWO - 20%		3094000	2895938	3187600	2987838	4267254	
CATEGORY THREE - 50%		4120000	5029250	4617500	5441871	6502759	
CATEGORY FOUR - 100%		51364000	51119200	52558000	51619712	59093808	
TOTAL ON-BALANCE SHEET		58578000	59044384	60363104	60049424	69863824	
MEMO: CATEGORY ONE - 0%		5570000	5455473	3776000	5496316	7104314	
OFF-BALANCE SHEET							
CATEGORY TWO - 20%		360400	475125	550600	443203	316806	
CATEGORY THREE - 50%		58500	37845	85500	48799	41706	
CATEGORY FOUR - 100%		9254000	9609333	9482000	9638065	10225567	
TOTAL OFF-BALANCE SHEET		9672900	10122302	10118100	10130066	10584079	
MEMO: CATEGORY ONE - 0%		151000	1900	22000	1163	2963686	
ADJUSTMT TO RISK-WEIGHTED ASSETS							
RISK-WEIGHTED ASSETS BEF. DED		68250896	69166688	70481200	70179488	80447904	
- INELIGIBLE DEFERRED TAX ASSETS		0	0	0	0	10317	
- INELIGIBLE INTANGIBLES		0	0	0	0	7453322	
- RECIPROCAL CAPITAL HOLDINGS		0	0	0	0	0	
- EXCESS ALLOWABLE LN&LS LOSS AL		516114	455535	510773	405996	563612	
- ALLOCATED TRANSFER RISK RESERV		0	0	0	0	0	
+ MARKET RISK EQUIV ASSETS		140000	0	97000	0	0	
TOTAL RISK-WEIGHTED ASSETS		67874784	68711152	70067424	69773504	72420656	
RISK BASED CAPITAL							
		BANK PEER 1 PCT	BANK PEER 1 PCT	BANK PEER 1 PCT	BANK PEER 1	BANK PEER 1	
TIER ONE RBC TO RISK-WGT ASSETS		8.03 8.14 45	8.24 7.92 54	7.18 7.96 32	8.34 7.92 8.54	8.14	
TOTAL RBC TO RISK-WEIGHT ASSTS		12.01 11.39 72	11.27 11.20 55	11.20 11.23 64	11.18 11.13 11.00	11.38	
TIER ONE LEVERAGE CAPITAL		6.94 6.78 53	7.07 6.52 49	6.39 6.61 29	7.21 6.52 6.81	6.60	
OTHER CAPITAL RATIO:							
DEF TAX ASSET TO T1 CAP		0.00 2.68 50	0.00 2.62 47	0.00 2.59 52	0.00 2.56 6.03	3.56	

UBPR Page 11A

Risk-Based Capital (\$000)

Risk-based capital is the standard for federal banking agency regulatory capital. It relates eligible capital to on- and off-balance-sheet assets that have been assigned an appropriate conversion factor and risk weight. Assets, both on- and off-balance-sheet are assigned to one of four broad risk-weight categories which are based the obligor, nature of collateral, guarantor or nature of the instrument.

The source for on- and off balance-sheet risk-weighting information is schedule RC-R, where banks report assets by major risk category. From March 31, 2001 forward all risk based capital information on page 11a is derived solely from data as reported on the call form. This includes capital; risk weighted asset details as well as individual ratio calculations.

For quarters prior to March 31, 2001 not all banks are required to file complete RC-R information. For those banks that do not file a complete schedule RC-R, the agencies have developed an estimation module that uses information from the report of condition to estimate risk-weighted assets. Approximately 80% of banks were not required to file details for risk weighted assets. The module follows that used by the FDIC risk based insurance premium assessments.

Capital is separated into two major groups—tier one and tier two capital. Tier one is an adjusted equity capital, while tier two considers certain preferred stock and debt instruments for eligibility. Both components are combined to form total capital. Estimated and actual calculations of risk-based capital are available to the general public.

Risk-Based Capital (\$000)

Details the components of tier one and tier two capital.

Tier One Capital

Total Equity Capital Adjusted

From March 31, 2001 forward includes data from RC-R: total equity capital, the following adjustments: for net unrealized gains (losses) on available for sale securities, for unrealized loss on available for sale equity securities, for accumulated gains (losses) on cash flow hedges, for nonqualifying perpetual preferred stock, qualifying minority interest in consolidated subsidiaries, and other additions (deletions) to equity capital.

For prior quarters includes the sum of common stock, surplus, undivided profits, net worth certificates, cumulative foreign currency adjustments less unrealized loss on marketable equity securities, noncumulative perpetual preferred stock, minority interest in consolidated subsidiaries.

Minus-Ineligible Def. Tax Assets

From March 31, 2001 forward from RC-R. For prior quarters from schedule RC-F.

Minus-Ineligible Intangibles

From March 31, 2001 forward from RC-R.

For prior quarters ineligible intangible assets is calculated by subtracting eligible intangible assets from total intangible assets on schedule RC-M. Eligible intangible assets are composed of purchased credit card relationships and mortgage servicing rights subject to an overall limit of 100% of tier one capital.

From June 30, 1997 forward mortgage servicing rights in this calculation are the lesser of book value or 90% of fair value.

Additionally, state-chartered member banks are allowed certain grandfathered intangibles as defined in schedule RC-M.

Net Tier One

From March 31, 2001 forward tier 1 capital from RC-R. Note that this does not include the adjustment for financial subsidiaries. For prior quarters it is the sum of the above capital components.

Tier Two Capital

Qualifying Debt and Redeemable Preferred

From March 31, 2001 forward includes qualifying subordinated debt and redeemable preferred stock from RC-R.

For prior quarters includes:

Allowable subordinated debt and intermediate term preferred stock and other limited life instruments from schedule RC-R. The components are discounted by maturity as follows:

- 1 to 2 years = 20%
- 2 to 3 years = 40%
- 3 to 4 years = 60%
- 4 to 5 years = 80%
- over 5 years = 100%

Subordinated debt is also limited to 50% of tier one capital.

Plus mandatory convertible debt from RC-M.

Plus-Cumulative Preferred Stock

From March 31, 2001 forward includes cumulative perpetual preferred stock includible in tier w from RC-R. For prior quarters preferred stock minus non-cumulative perpetual preferred stock from schedules RC and RC-M.

Plus-Allowable Loans & Lease Loss Allowance

From March 31, 2001 forward includes allowance for loan and lease losses includible in tier 2 from RC-R. For prior quarters the allowance for loan and lease losses is limited to 1.25% of gross risk-weighted assets, which is defined as risk-weighted

assets minus ineligible intangible assets, and if applicable minus ineligible deferred tax assets. From March 31, 1997 forward for banks filing FFIEC 031, 032 AND 033 based on the Balance end of Current Period from RI-B.II. For banks filing FFIEC 034 and for all banks for prior quarters based on Schedule RC Allowance for Loan and Lease Losses.

Plus-Unrealized Gain Marketable Equity Securities (45%)

From March 31, 2001 forward includes unrealized gains on available for sale equity securities includible in tier 2 from RC-R. For prior quarters from September 30, 1998 forward 45% of the unrealized gain in marketable equity securities is included in tier two capital.

Plus-Agricultural Loss Deferral

For quarters prior to March 31, 2001 agricultural loan loss deferred from schedule RC applies only to banks filing FFIEC 034.

*Net Eligible Tier Two**

From March 31, 2001 forward allowable tier 2 capital from RC-R including other tier two capital components. For prior quarters the sum of all tier two capital components. Tier two capital cannot exceed 100% of tier one capital.

Total RBC Before Deductions

Tier One & Tier Two

Sum of net tier one and net eligible tier two capital.

Tier Three

From March 31, 2001 forward includes tier 3 capital allocated for market risk from RC-R. For prior quarters includes reported tier three capital from call schedule RC-R for banks filing 031 and 032 call forms, from March 31, 1998 forward.

Minus-Reciprocal Capital Holdings

Available for quarters prior to March 31, 2001 includes interbank holdings

of capital instruments from schedule RC-M. Reported only in December, so for interim quarters, the prior year-end figure is used.

Total Risk-Based Capital

From March 31, 2001 forward total risk based capital from RC-R. Note that this figure includes deductions for total risk based capital. Additionally, it does not include the adjustment for financial subsidiaries. For prior quarters include tier one plus tier two capital plus tier three capital less reciprocal holdings.

Risk-Weighted Assets

On-Balance Sheet

From March 31, 2001 forward risk weighted asset information for all banks is retrieved from RC-R. For prior quarters on-balance-sheet assets are derived either from schedule RC-R for banks that file complete RC-R data, or from a variety of report of condition schedules for those banks that do not file complete RC-R data. Note that available-for-sale securities are counted at cost for risk-based capital purposes.

Category Two—20%

From March 31, 2001 forward the total of components in the 20% balance sheet asset categories on RC-R is multiplied by 20%.

For prior quarters components listed below are multiplied by 20% risk weight. For banks filing RC-R, it is composed of assets assigned to the 20% risk-weight category.

For banks not filing RC-R, federal funds sold, securities purchased under resale agreements, assets held in trading accounts, passthrough securities issued by FNMA and FHLMC, CMOs issued by FNMA and FHLMC, private-issue CMOs collateralized or guaranteed by guaranteed by FNMA, FHLMC or GNMA, US government-sponsored agencies, general obligation securities of state and political subdivisions in the US, acceptances of other banks.

Additionally, for banks filing FFIEC form 034, add interest-bearing bank balances and Noninterest-bearing bank balances less currency and coin. For other banks, add cash items in process of collection.

Category Three—50%

From March 31, 2001 forward the total of components in the 50% balance sheet asset category on RC-R is multiplied by 50%. For prior quarters components listed below are multiplied by 50% risk weight.

For banks filing RC-R, it is composed of assets assigned to the 50% risk-weight category.

For banks not filing RC-R completely, the sum of loans secured by first liens on 1-4 family residential properties, state and local subdivision revenue obligations, privately-issued pass-through securities, all other privately issued CMO & REMIC s.

Category Four—100%

From March 31, 2001 forward the total of all components in the 100% balance sheet asset category is risk weighted at 100%. For prior quarters components listed below are multiplied by 100% risk-weight.

For banks filing RC-R, it is composed of assets assigned to the 100% risk-weight category. For banks filing RC-R items 4 through 9 the estimate of unrealized loss on marketable equity securities is not deducted from March 31, 1997 forward.

For banks not filing RC-R, total assets are adjusted to place available-for-sale securities on a cost basis except for losses on marketable equity securities, plus allowance for loan losses and allocated transfer risk reserve, less assets assigned to 0%, 20%, 50% risk-weight categories, less participation in acceptances conveyed to others (banks filing FFIEC 031, 032, 033). From September 30, 1998 forward 45% of the unrealized gain on marketable equity securities is added to risk weighted assets.

Total On-Balance Sheet

Sum of all risk-weighted on-balance sheet assets.

Memo: Category One—0%

From March 31, 2001 forward the total of components in the 0% balance sheet category is displayed. For prior quarters components listed below are multiplied by 0% risk-weight. (For display no weighting is done).

For banks filing RC-R, it is composed of assets assigned to the 0% risk weight category.

For banks not filing complete RC-R data, U.S. Treasury securities, securities issued by U.S. Treasury agencies, pass-through securities guaranteed by GNMA, currency and coin.

Additionally, for banks filing FFIEC 031, 032 and 033, balances due from Federal Reserve.

Off-Balance-Sheet

From March 31, 2001 forward risk weighted asset information for all banks is retrieved from RC-R. For prior quarters off-balance-sheet assets are derived from schedule RC-R for banks that file all RC-R data. For banks that do not file all data, information from schedule RC-L is used. For banks not filing RC-R data, the off-balance-sheet amounts are first converted to an on-balance-sheet equivalent using a conversion factor then the appropriate risk weight is applied.

Category Two—20%

From March 31, 2001 forward all components in the RC-R off balance sheet 20% category are summed and multiplied by 20%. For prior quarters components listed below are multiplied by 20% risk-weight.

For banks filing RC-R, credit equivalents of off-balance-sheet items assigned to the 20% risk-weight category are used.

For banks not filing all RC-R data, the following items are converted at the appropriate rate.

Financial standby letters of credit conveyed to others and securities lent are converted at 100%, and performance standby letters of credit conveyed to others are converted at 50%.

Additionally, for banks filing FFIEC 031, 032 and 033, participation in acceptances conveyed to others are converted at 100% and participation in commitments with an original maturity over 1 year conveyed to others are converted at 50%.

Category Three—50%

From March 31, 2001 forward all components in the RC-R off balance sheet 50% category are summed and multiplied by 50%. For prior quarters components listed below are multiplied by 50% risk weight.

For banks filing RC-R, credit equivalents of off-balance-sheet items assigned to the 50% risk-weight category are used.

For banks not filing all RC-R data, the following items are converted at the 100% rate; Principal balance of FNMA and FHLMC pools transferred and principal balance of private mortgage pools transferred. From March 31, 1997 forward includes from RC-L, Outstanding principal balance of first lien 1 to 4 family residential mortgage loans.

Category Four—100%

From March 31, 2001 forward all components in the RC-R off balance sheet 100% category are summed and risk weighted at 100%. For prior quarters components listed below are multiplied by 100% risk-weight.

For banks filing RC-R, credit equivalents of off-balance-sheet items assigned to the 100% risk-weight category are used.

For banks not filing all RC-R data, the following items are converted at the appropriate rate.

Financial standby letters of credit less financial letters of credit conveyed to others, participation in acceptances acquired by the reporting bank, out-

standing balance of Farmer Mac pools transferred, all other off-balance sheet items are converted at 100%.

Performance standby letters of credit less performance standby letters of credit conveyed to others, unused commitments with an original maturity over 1 year, less that conveyed to others (FFIEC 031, 032 and 033) is converted at 50%.

Letters of credit are converted at 20%. From March 31, 1997 forward includes from RC-L Outstanding principal balance of other financial assets. From March 31, 1997 forward includes from RC-L, Outstanding principal balance of other financial assets.

Total Off-Balance-Sheet

Sum of the above risk-weighted credit equivalents of off-balance-sheet items.

Memo: Category One—0%

From March 31, 2001 forward all components in the RC-R off balance sheet 0% category are summed and displayed. For prior quarters components listed below are multiplied by 0% risk weight. For display purposes no weighting is done.

For banks filing RC-R, credit equivalents of off-balance-sheet items assigned to the 0% risk-weight category are used.

For banks not filing all RC-R data no estimation is made.

Adjustments to Risk-Weighted Assets

Risk-Weighted Asset Before Deductions

The sum of total on- and off-balance-sheet risk-weighted assets.

Minus-Ineligible Deferred Tax Assets

Not available from March 31, 2001 forward. Prior to March 31, 2001 and from March 31, 1997 forward for banks filing call Schedule RC-R3-7 this item will be zero. See tier one capital for definition.

Minus-Ineligible Intangibles

Not available from March 31, 2001 forward. Prior to March 31, 2001 and from March 31, 1997 forward for banks filing call Schedule RC-R3-7 this item will be zero. See tier one capital for definition.

Minus-Reciprocal Capital Holdings

Not available from March 31, 2001 forward. See tier two capital for definition.

Minus-Excess Allowable Loans & Lease Allowance

From March 31, 2001 forward excess allowance for loan and lease losses from RC-R. For prior quarters allowance for loan and lease losses less allowable loan and lease loss included in tier two capital.

Minus-Allocated Transfer Risk Reserve

Allocated transfer risk reserve.

Market Risk Equivalent Assets

From March 31, 2001 forward includes market risk equivalent assets from RC-R. For prior quarters includes reported market risk equivalent

assets from schedule RC-R for banks filing 031 and 032 call forms from March 31, 1998 forward.

Total Risk-Weighted Assets

From March 31, 2001 forward total risk weighted assets from RC-R. Note that this total does not include the adjustment for financial subsidiaries. For prior quarters the total of the above for risk-weighted assets after adjustments.

Risk-Based Capital

Tier One RBC to Risk-Weighted Assets

From March 31, 2001 forward if the bank reports financial subsidiaries then the tier 1 risk based capital ratio adjusted for financial subsidiaries is displayed from RC-R. Otherwise the unadjusted tier 1 risk based capital ratio is displayed from RC-R. For prior quarters tier one capital divided by risk-weighted assets.

Total RBC to Risk-Weighted Assets

From March 31, 2001 forward if the bank reports financial subsidiaries then the adjusted total risk based

capital ratio is displayed. Otherwise the unadjusted total risk based capital ratio is displayed. For prior quarters tier one plus tier two capital divided by risk-weighted assets.

Tier One Leverage Capital

From March 31, 2001 forward if the bank reports financial subsidiaries then the tier 1 leverage ratio adjusted for financial subsidiaries is displayed from RC-R. Otherwise the unadjusted tier leverage ratio is displayed from RC-R

For prior quarters tier one capital is divided by adjusted average assets. Average assets from schedule RC-K is adjusted for ineligible intangible assets and deferred tax assets as used in tier one capital.

Other Capital Ratio:

Deferred Tax Asset to Tier One Capital

Deferred tax assets from RC-F divided by tier one capital.

CERT # DSB#
CHARTER # COUNTY

(PAGE 12 ALL BANKS)
ONE QUARTER ANNUALIZED INCOME ANALYSIS

PAGE 12

	MARCH-2001			DECEMBER-2000			SEPTEMBER-2000			JUNE-2000			MARCH-2000		
	BANK	PEER	1 PCT	BANK	PEER	1 PCT	BANK	PEER	1 PCT	BANK	PEER	1	BANK	PEER	1
EARNINGS AND PROFITABILITY															

PERCENT OF AVERAGE ASSETS:															

INTEREST INCOME (TE)	6.51	6.26	37	6.71	6.57	32	6.61	7.07	27	6.77	7.16	6.48	6.89		
- INTEREST EXPENSE	1.93	3.16	1	2.18	3.51	1	2.09	3.62	1	2.23	3.76	2.16	3.53		
NET INTEREST INCOME (TE)	4.58	3.10	98	4.53	3.06	91	4.53	3.45	76	4.54	3.40	4.31	3.36		
+ NONINTEREST INCOME	3.03	2.39	81	2.70	2.25	77	2.92	2.60	72	2.60	2.16	2.52	2.28		
- NON-INTEREST EXPENSE	4.60	3.39	90	4.56	3.45	89	6.34	4.23	84	4.45	3.55	6.35	3.67		
- PROVISION: LOAN&LEASE LOSSES	0.27	0.28	57	0.52	0.25	88	0.28	0.31	52	0.36	0.31	-0.09	0.18		
= PRETAX OPERATING INCOME (TE)	2.74	1.82	86	2.16	1.61	54	0.83	1.50	16	2.34	1.69	0.57	1.80		
+ REALIZED GAINS/LOSSES SECS	0.00	0.05	50	0.00	0.08	32	0.04	0.11	58	0.00	0.10	-0.01	0.05		
= PRETAX NET OPERATING INC(TE)	2.75	1.87	86	2.16	1.70	52	0.87	1.60	16	2.34	1.80	0.56	1.85		
NET OPERATING INCOME	1.58	1.19	83	1.15	1.07	27	0.37	1.06	13	1.35	1.19	0.15	1.16		
ADJUSTED NET OPERATING INCOME	1.47	1.19	68	1.32	1.07	38	0.29	1.04	12	1.35	1.22	-0.19	1.12		
ADJUSTED NET INCOME	1.75	1.23	84	1.54	1.10	64	0.52	1.05	13	1.54	1.20	0.15	1.20		
NET INCOME ADJUSTED SUB S		1.19			1.07			1.06			1.19		1.16		
NET INCOME	1.58	1.19	83	1.15	1.07	27	0.37	1.06	13	1.35	1.19	0.15	1.16		
MARGIN ANALYSIS:															
INT INC (TE) TO AVG EARN ASSETS	7.92	6.95	86	8.32	7.27	79	8.08	7.84	60	8.46	7.92	8.30	7.72		
INT EXPENSE TO AVG EARN ASSETS	2.35	3.51	1	2.70	3.89	1	2.55	4.02	1	2.79	4.16	2.77	3.95		
NET INT INC-TE TO AVG EARN ASST	5.57	3.45	98	5.62	3.38	94	5.53	3.83	83	5.67	3.76	5.53	3.76		
LOAN & LEASE ANALYSIS															

NET LOSS TO AVERAGE TOTAL LN&LS	0.55	0.48	74	0.50	0.44	71	0.52	0.58	58	0.52	0.50	0.39	0.36		
EARNINGS COVERAGE OF NET LOSS(X)	8.01	7.40	51	7.59	7.36	37	3.05	5.35	20	7.48	6.94	1.89	9.05		
LN&LS ALLOWANCE TO NET LOSSES(X)	4.28	3.55	57	4.31	4.08	50	4.52	2.99	66	4.06	3.64	6.08	5.47		
CAPITALIZATION															

CASH DIVIDENDS TO NET INCOME	0.00	45.37	27	205.27	64.80	96	-0.24	72.92	6	166.46	100.08	607.89	98.03		
RETAIN EARN TO AVG TOTAL EQUITY	10.93	8.18	65	-8.19	4.96	8	2.60	3.78	41	-5.94	-0.01	-15.76	0.31		
YIELD ON OR COST OF:															
TOTAL LOANS & LEASES (TE)	8.37	7.86	83	8.62	8.30	66	8.45	9.15	58	8.81	9.11	8.66	8.65		
LOANS IN DOMESTIC OFFICES	8.38	7.68	84	8.60	8.23	64	8.45	9.19	58	8.79	9.20	8.64	8.66		
REAL ESTATE	8.51	7.73	80	8.68	8.25	77	8.51	9.30	64	8.91	9.39	8.88	8.95		
COMMERCIAL & INDUSTRIAL	8.99	7.75	89	9.33	8.10	88	9.04	8.85	73	9.47	8.79	9.42	8.66		
INDIVIDUAL	9.48	9.75	63	9.11	10.16	33	9.51	13.10	40	9.34	12.07	9.50	10.53		
CREDIT CARD PLANS	12.24	6.68	92	3.72	6.94	10	8.89	6.30	84	3.53	7.39	9.95	7.07		
AGRICULTURAL	7.78	8.27	37	8.60	9.73	50	8.18	9.71	43	8.95	11.56	8.78	8.74		
LOANS IN FOREIGN OFFICES	229.63	0.25	98	351.91	0.25	98	233.92	0.29	98	335.38	0.29	168.16	0.14		
TOTAL INVESTMENT SECURITIES (TE)	6.43	6.60	60	6.47	6.68	33	6.53	7.48	47	6.36	7.30	6.39	7.18		
TOTAL INVESTMENT SECURITIES (BOOK)	5.43	5.60	60	5.47	5.68	33	5.53	6.48	47	5.36	6.30	5.39	6.18		
U.S. TREAS & AGENCY (EXCL MBS)	5.28	6.08	68	6.43	6.51	44	6.32	6.88	46	6.35	6.97	6.31	6.98		
MORTGAGE BACKED SECURITIES	5.13	5.41	39	6.25	5.65	67	5.53	6.81	36	4.00	6.46	4.77	6.18		
ALL OTHER SECURITIES	6.85	8.21	69	6.62	7.18	49	6.90	7.71	72	6.60	7.14	6.72	7.64		
INTEREST-BEARING BANK BALANCES	4.02	6.29	28	2.37	6.76	15	4.53	6.22	32	1.53	6.97	4.09	6.64		
FEDERAL FUNDS SOLD & RESALES	4.82	4.75	71	5.61	5.61	64	4.96	5.29	33	5.67	5.60	10.04	5.67		
TOTAL INT-BEARING DEPOSITS	3.09	3.79	10	3.41	4.33	11	3.35	4.57	7	3.52	4.71	3.38	4.43		
TRANSACTION ACCOUNTS	0.52	1.86	6	1.42	2.21	33	1.08	2.87	12	1.45	2.33	1.23	1.94		
OTHER SAVINGS DEPOSITS	1.27	1.88	15	1.67	2.40	20	1.59	2.58	20	1.71	2.67	1.71	2.73		
LARGE CERTIFICATES OF DEPOSITS	4.81	4.56	39	5.20	5.14	33	5.11	5.45	26	5.39	5.66	5.86	5.15		
ALL OTHER TIME DEPOSITS	4.63	4.95	16	5.06	5.28	25	4.98	6.65	16	5.21	6.15	4.96	5.56		
DEPOSITS IN FOREIGN OFFICES	0	0	0	0	0	0	0	0	0	0	0	0	0		
FEDERAL FUNDS PURCHASED & REPOS	4.63	4.54	63	5.41	5.27	72	4.97	5.35	55	5.55	5.57	6.88	5.42		
OTHER BORROWED MONEY	12.24	6.68	92	3.72	6.94	10	8.89	6.30	84	3.53	7.39	9.95	7.07		
SUBORDINATED NOTES & DEBENTURES	6.34	6.52	57	8.10	7.77	88	5.41	7.13	27	8.93	7.56	4.70	7.96		
ALL INTEREST-BEARING FUNDS	3.30	4.29	6	3.68	4.83	5	3.54	4.94	6	3.80	5.18	3.79	4.97		

One Quarter Annualized Income Analysis

This page presents a quarter-by-quarter analysis of income and expense. Five consecutive single quarters of historical financial information are shown.

The analysis differs from the year-to-date presentation in the remainder of the UBPR in that the income or expense attributed to one quarter is annualized (multiplied by 4) and compared to average asset or liability balances for that quarter. The resulting information permits the user to associate changes in earnings with a specific quarter and is a useful supplement to year-to-date earnings analysis.

The following rules apply to income, expense, asset and liability balances in **One Quarter Annualized Income Analysis**:

For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4.

For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4.

For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4.

The appropriate asset or liability, i.e. loans will generally come from schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on RC-K, end-of-period balances are used.

The presentation of information on page twelve follows that of the analysis on pages one and three. An overall analysis of earnings and profitability is followed by details on loan and lease, capitalization, yield and cost information. The report of condition and report of income components used in calculations follow

those used on pages one and three. Refer to those pages for definition of components used in ratios. Ratios using after tax income and dividends have been adjusted for assumed tax rates. See Section II Technical Information.

Earnings and Profitability

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 fixed assets and other noninterest expense divided by average assets.

Provision-Loan/Lease Losses

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

Pretax Operating Income (TE)

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 or 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.

Adjusted Net Income

The sum of net income, the provision for possible loan and lease losses, and all provisions for income taxes, less net loan and lease losses, state and local taxes (if available), and tax-exempt income, unless the figure is negative or zero. If the figure is negative or zero, tax-exempt income is also included. If the figure is positive, the federal tax rates are applied, the computed taxes deducted and tax-exempt income re-added to arrive at the final figure (this adjustment is not made if the figure is zero or negative). The resulting adjusted net income is 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)

Please note that this ratio will be displayed only for banks that elect subchapter S status.

Net Income

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

Margin Analysis:

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.

Interest Income (TE) To Average Earned Assets

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 receivable 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 receivable losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

Capitalization

Cash Dividends to Net Income

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

Retain Earns to Average Total Equity

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

Yield on or cost of:

Total Loans & Lease (TE)

Interest and fees on loans and income on direct lease-financing receivables, plus the tax benefit on tax-exempt loan and lease income, divided by average total loans and lease-financing receivables. See Appendix B regarding the calculation of tax benefits.

Loans in Domestic Offices

Interest and fees on loans held in

domestic offices divided by average domestic office loans.

Real Estate Loans

Interest and fees on domestic office loans secured primarily by real estate, divided by average domestic real estate loans.

Commercial & Industrial Loans

Interest and fees on domestic office commercial and industrial loans, divided by average domestic commercial and industrial loans.

Individual Loans

Interest and fees on domestic office loans to individuals for household, family and other personal expenditures divided by average domestic loans to individuals for household, family, and other personal expenditures.

Credit Card Plans

Interest and fees on credit card plans divided by the average for credit card and related plans.

Agricultural Loans

Interest and fees on domestic office loans to finance agricultural production divided by average domestic loans to finance agricultural production.

Loans in Foreign Offices

Interest and fees on loans in foreign offices divided by average loans in foreign offices. Available for banks filing call form 031.

Total Investment Securities (TE)

Income on securities not held in trading accounts, plus the estimated tax benefit on tax-exempt municipal securities income, divided by average U.S. Treasury and U.S. government agency securities, state and political subdivisions, and other debt and equity securities.

Total Investment Securities(Book)

Income on securities not held in trad-

ing accounts, divided by average U.S. Treasury and U.S. government agency securities, state and political subdivisions, and other debt and equity securities.

*US Treasury & Agency
(Excluding MBS)*

Income on U.S. Treasury securities and U.S. government agency obligations divided by average U. S. Treasury securities and U.S. government agency obligations. Excludes mortgage backed securities. Available from March 31, 2001 forward.

Mortgage Backed Securities

Income on mortgage backed securities divided by the average for those securities.

All Other Securities

Income on all other securities divided by the average for those securities. Includes taxable and tax exempt obligations issued by state and local subdivisions.

Interest-Bearing Bank Balances

Interest on balances due from depository institutions divided by the average of interest-bearing balances due from depository institutions carried in domestic and foreign office.

Federal Funds Sold & Resales

Income on federal funds sold and securities purchased under agreements to resell divided by the average of federal funds sold and securities purchased under agreements to resell.

Total Interest-Bearing Deposits

Interest on all interest-bearing time

and savings deposits in domestic and foreign offices divided by average interest-bearing time and savings deposits in domestic and foreign offices.

Transaction Accounts

Interest on transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) divided by the average balance of such deposits.

Other Savings Deposits

For quarters from March 31 2001 forward includes interest on other savings deposits (all savings accounts and money market deposits accounts) divided by the average of such deposits. For quarters prior to March 31, 2001 excludes MMDA's.

Time Deps over \$100M or More

Interest on time certificates of deposit of \$100 thousand or more issued by domestic offices divided by the average of domestic time certificates of deposit of \$100 thousand or more. From March 31, 1997, time deposits open accounts; are included

All Other Time Deposits

Interest on all domestic time deposits of less than \$100,000 and open-account time deposits of \$100,000 or more, divided by the average of such deposits. From March 31, 1997 forward, time deposit open accounts not included.

Deposits in Foreign Offices

Interest on deposits in foreign offices, Edge and Agreement subsidiaries and IBF's divided by the average for

such deposits. Available for banks filing call form 031.

Federal Funds Purchased & Repos

The expense of federal funds purchased and securities sold under agreements to repurchase divided by the average of federal funds purchased and securities sold under agreements to repurchase.

Other Borrowed Money

Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money divided by the average of interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money.

Subordinated Notes & Debentures

Interest on notes and debentures subordinated to deposits divided by the average of notes and debentures subordinated to deposits.

All Interest-Bearing Funds

Interest on all interest-bearing deposits in domestic offices, interest-bearing foreign office deposits, demand notes (note balances) issued to the U.S. Treasury, other borrowed money, subordinated notes and debentures, and expense on federal funds purchased and securities sold under agreements to repurchase, interest expense on mortgage and capitalized leases divided by the average of the liabilities or funds that generated those expenses.