

CERT #

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CHARTER #

COUNTY:

BALANCE SHEET - ASSETS, LIABILITIES AND CAPITAL
(S000)

	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999	PERCENT CHANGE	
						1 QTR	1 YEAR
ASSETS:							
REAL ESTATE LOANS	195,534	173,081	179,772	169,090	97,949	3.75	12.97
COMMERCIAL LOANS	18,173	30,466	22,862	22,332	20,017	-11.26	-40.35
INDIVIDUAL LOANS	10,896	11,792	11,303	13,284	9,542	3.12	-7.60
AGRICULTURAL LOANS	4,506	379	325	545	736	-1.66	.11
OTHER LN&LS IN DOMESTIC OFFICES	64	214	269	256	92	-63.84	-70.09
LN&LS IN FOREIGN OFFICES	NA	NA	NA	NA	NA	NA	NA
GROSS LOANS & LEASES	229,173	215,932	214,531	205,507	128,336	2.18	6.13
LESS: UNEARNED INCOME	0	0	0	0	0		
LN&LS ALLOWANCE	3,712	3,501	3,452	3,376	2,629	2.91	6.03
NET LOANS & LEASES	225,461	212,431	211,079	202,131	125,707	2.17	6.13
U S TREASURY & AGENCY SECURITIES	82,518	61,832	71,524	82,543	84,973	0.82	33.46
MUNICIPAL SECURITIES	16,326	15,210	19,171	15,028	12,207	-13.25	7.34
FOREIGN DEBT SECURITIES	0	0	0	0	0	NA	NA
ALL OTHER SECURITIES	9,554	7,374	7,116	11,934	9,860	46.06	29.56
INTEREST-BEARING BANK BALANCES	6,338	12,452	10,198	46	114	4,211.56	-49.10
FEDERAL FUNDS SOLD & RESALES	8,300	1,000	800	0	0		
TRADING ACCOUNT ASSETS	0	0	0	0	0	NA	NA
TOTAL INVESTMENTS	123,036	97,868	108,809	109,551	107,154		
TOTAL EARNING ASSETS	348,497	310,299	319,888	311,682	232,861		
NONINT CASH & DUE FROM BANKS							
PREMISES, FIX ASSTS, CAP LEASES	6,114	6,562	6,371	6,371	2,986	-1.56	-6.83
OTHER REAL ESTATE OWNED	0	0	0	0	0	NA	NA
INV IN UNCONSOLIDATED SUBS	0	0	0	0	0		
ACCEPTANCES & OTH ASSETS	16,483	20,458	17,128	12,444	12,102	-1.43	-19.43
TOTAL ASSETS	383,246	349,343	354,255	340,804	256,909	5.88	9.70
AVERAGE ASSETS DURING QUARTER	374,078	340,876	355,236	348,620	261,713	3.92	9.74
LIABILITIES:							
DEMAND DEPOSITS	19,566	14,347	16,804	28,152	25,511	46.32	36.38
ALL NOW & ATS ACCOUNTS	16,562	11,888	15,836	56,818	48,558	43.44	39.32
MONEY MARKET DEPOSIT ACCOUNTS	21,798	18,490	17,763	13,800	12,077	15.72	17.89
OTHER SAVINGS DEPOSITS	128,841	118,302	113,405	39,955	31,432	12.90	8.91
TIME DEP UNDER \$100M	83,213	89,218	86,073	93,634	64,798	2.43	-6.73
CORE DEPOSITS	269,980	252,245	249,881	232,359	182,376	12.91	7.03
TIME DEP OF \$100M OR MORE	18,140	16,658	18,543	13,831	10,614	15.64	8.90
DEPOSITS IN FOREIGN OFFICES	0	0	0	0	0	NA	NA
TOTAL DEPOSITS	288,120	268,903	268,424	246,190	192,990	13.08	7.15
FEDERAL FUNDS PURCH & RESALE	0	0	0	0	0		
FED HOME LOAN BOR MAT < 1 YR	3,000	9,000	10,000	62,536	31,140	-45.15	-32.20
FED HOME LOAN BOR MAT > 1 YR	44,834	28,115	31,957	0	0	NA	NA
OTH BORROWING MAT < 1 YR	11,209	9,000	10,000	0	0	NA	NA
OTH BORROWINGS WITH MAT > 1 YR	263	276	273	3,951	747	-3.98	58.84
ACCEPTANCES & OTHER LIABILITIES	5,030	4,409	4,736	4,638	4,908	-3.82	14.08
TOTAL LIABILITIES (INCL MORTG)	352,456	322,659	327,525	317,315	229,785	5.87	9.23
SUBORD NOTES AND DEBENTURES	0	0	0	0	0	NA	NA
ALL COMMON & PREFERRED CAPITAL	30,790	26,684	26,730	23,489	27,124	5.98	15.39
TOTAL LIABILITIES & CAPITAL	383,246	349,343	354,255	340,804	256,909	5.88	9.70
MEMORANDA:							
OFFICER, SHAREHOLDER LOANS (#)	3	0	0	1	0		
OFFICER, SHAREHOLDER LOANS (\$)	4,365	2,635	2,410	2,440	2,014	-2.87	65.65
NON-INVESTMENT ORE	0	0	0	0	0	NA	NA
LOANS HELD FOR SALE	2,661	0	0	320	594	115.99	NA
HELD-TO-MATURITY SECURITIES	3,420	3,630	3,527	3,851	4,236	-5.60	-5.79
AVAILABLE-FOR-SALE-SECURITIES	104,978	80,786	94,284	105,654	102,804	1.35	29.95
ALL BROKERED DEPOSITS	0	0	0	0	0	NA	NA

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

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

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

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

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

Assets

Real Estate Loans

Total of domestic-office loans secured by real estate.

Commercial Loans

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

Individual Loans

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

Agricultural Loans

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

Other Loans and Leases in Domestic Offices

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

Loans and Leases in Foreign Offices

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

Gross Loans and Leases

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

Less: Unearned Income

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

Less: Loan and Lease Allowance

The allowance for loan and lease losses.

Net Loans and Leases

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

U.S. Treasury and Agency Securities

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

Municipal Securities

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

Foreign Securities

All debt and equity foreign securities.

All Other Securities

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

Interest-Bearing Bank Balances

Interest-bearing balances due from depository institutions.

Federal Funds Sold and Resales

Federal funds sold and securities purchased under agreements to resell.

Trading Account Assets

Total assets held in trading accounts.

Total Investments

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

Total Earning Assets

Sum of Net Loans and Leases and Total Investments.

Non Interest-Bearing Cash and Due From Banks

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

Premises, Fixed Assets and Capitalized Leases

All premises and fixed assets, including capitalized leases.

Other Real Estate Owned

Includes investment and non-investment other real estate owned.

Investment in Unconsolidated Subsidiaries

Bank's investment in unconsolidated subsidiaries and associated companies.

Acceptances and Other Assets

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

Total Assets

Average Assets During Quarter

Average assets for one quarter from Schedule RC-K.

Liabilities

Demand Deposits

Total demand deposits from Schedule RC-E.

All NOW & ATS Accounts

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

Money Market Deposit Accounts (MMDAs)

The amount of MMDAs reported from RC-E.

Other Savings Deposits

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

Time Deposits Under \$100 Thousand

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

Core Deposits

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

Time Deposits of \$100M or More

Time certificates of deposit of \$100

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

Deposits in Foreign Offices

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

Total Deposits

Total of all deposit categories previously detailed.

Federal Funds Purchased & Resales

Federal Funds purchased and securities sold under agreements to repurchase.

Federal Home Loan Bank Borrowing Maturing Under 1 Year

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

Memo: Short Term Non Core Funding

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

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

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

+ Other borrowing with remaining maturity one year or less

+ Deposits in foreign offices with remaining maturity under one year

+ Securities sold under agreements to repurchase and federal funds purchased

+ Demand notes issued to the U.S. Treasury

Not available calculated prior to March 1996.

Federal Home Loan Bank Borrowing Maturing Over 1 Year

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

Other Borrowing Maturing Under 1 Year

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

Other Borrowing Maturing Over 1 Year

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

Acceptances & Other Liabilities

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

Total Liabilities (Including Mortgages)

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

Subordinated Notes & Debentures

Notes and debentures subordinated to deposits.

All Common & Preferred Capital

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

Total Liabilities & Capital

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

Memoranda

Officer, Shareholder Loans (#)

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

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

Officer, Shareholder Loans (\$)

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

Non-Investment ORE

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

Loans Held For Sale

Loans held for sale as reported on schedule RC.

Held-To-Maturity Securities

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

Available-For-Sale Securities

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

All Brokered Deposits

Total brokered deposits from schedule RC-E.

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COUNTY:

OFF BALANCE SHEET ITEMS & DERIVATIVES ANALYSIS

	09/30/2002			09/30/2001			12/31/2001			12/31/2000			12/31/1999			PERCENT CHANGE	
	BANK	PEER5	PCT	BANK	PEER5	PCT	1 QTR	1 YEAR									
OUTSTANDING (\$000)																	
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																	
STANDBY LETTERS OF CREDIT																	
AMOUNT CONVEYED TO OTHERS																	
COMMERCIAL LETTERS OF CREDIT																	
ASSETS SECURITIZED OR SOLD W REC																	
AMOUNT OF RECOURSE EXPOSURE																	
CREDIT DERIVS BANK AS GTR																	
CREDIT DERIVS BANK AS BENEF																	
ALL OTH OFF-BALANCE SHEET ITEMS																	
OFF-BALANCE SHEET ITEMS	144,864			41,316			112,857			36,980			35,990			2.68	250.62
OUTSTANDING (% OF TOTAL)																	
HOME EQUITY (1-4 FAMILY)	2.27	1.63	65	2.07	1.54	65	2.10	1.53	66	2.00	1.54	2.59	0.63				
CREDIT CARD	1.66	0.44	87	1.86	0.50	88	1.83	0.44	88	1.84	0.60	2.39	0.59				
COMMERCIAL RE SECURED BY RE	3.95	3.18	63	3.26	3.26	56	3.30	2.86	59	1.95	2.71	1.54	1.34				
COMMERCIAL RE NOT SECURED BY RE	0.00	0.01	83	0.00	0.02	80	0.00	0.03	80	0.00	0.02	0.00	0.00				
ALL OTHER	6.23	6.17	55	4.47	6.37	38	4.31	6.51	37	5.05	6.64	7.46	5.06				
TOTAL LN&LS COMMITMENTS	14.11	12.72	63	11.66	13.01	47	11.54	12.73	48	10.84	12.82	13.98	8.41				
SECURITIES UNDERWRITING	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	0.00	0.00				
STANDBY LETTERS OF CREDIT	0.06	0.54	12	0.02	0.51	8	0.02	0.53	9	0.01	0.53	0.03	0.24				
AMOUNT CONVEYED TO OTHERS	0.00	0.00	97	0.00	0.00	96	0.00	0.00	96	0.00	0.00	0.00	0.00				
COMMERCIAL LETTERS OF CREDIT	0.00	0.01	84	0.14	0.01	92	0.14	0.01	92	0.00	0.01	0.00	0.01				
ASSETS SECURITIZED OR SOLD W REC	23.64	0.05	99	0.00	0.02	88	20.15	0.03	99	0.00	0.01	0.00	0.00				
AMOUNT OF RECOURSE EXPOSURE	0.00	0.01	88	0.00	0.00	90	0.00	0.01	90	0.00	0.00	0.00	0.00				
CREDIT DERIVS BANK AS GTR	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	0.00	0.00				
CREDIT DERIVS BANK AS BENEF	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	0.00	0.00				
ALL OTH OFF-BALANCE SHEET ITEMS	0.00	0.00	93	0.00	0.02	91	0.00	0.01	92	0.00	0.00	0.00	0.00				
OFF-BALANCE SHEET ITEMS	37.80	13.97	98	11.83	14.28	41	31.86	14.11	95	10.85	13.75	14.01	8.87				

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Off-Balance Sheet Items

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

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

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

Outstanding

Unused commitments on the fol-

lowing categories of loans and securities.

Home Equity (1-4 Family)

Credit Card

Commercial RE Secured by RE

Commercial RE Not Secured by RE

All Other

Securities Underwriting

Memo: Unused Commit W/Mat Gt 1 YR

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

Standby Letters of Credit

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

Amount Conveyed to Others

The amount of standby letters of credit conveyed to others.

Commercial Letters of Credit

Assets Securitized or Sold W/ Recourse

Recourse exposure for above mortgage pools.

Amount of Recourse Exposure

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

Credit Derivs Bank as Guarantor

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

Credit Derivs Bank as Beneficiary

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

All Other Off Balance Sheet Items

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

Off Balance Sheet Items

Sum of all off balance sheet items listed above.

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COUNTY:

OFF BALANCE SHEET ITEMS & DERIVATIVES
ANALYSIS

	<u>09/30/2002</u>	<u>09/30/2001</u>	<u>12/31/2001</u>	<u>12/31/2000</u>	<u>12/31/1999</u>
NOTIONAL AMOUNT (\$000)					
DERIVATIVE CONTRACTS	0	0	0	0	0
INTEREST RATE CONTRACTS	0	0	0	0	0
FOREIGN EXCHANGE CONTRACTS	0	0	0	0	0
EQUITY, COMM & OTH CONTRACTS	0	0	0	0	0
DERIVATIVES POSITION					
FUTURES AND FORWARDS	0	0	0	0	0
WRITTEN OPTIONS	0	0	0	0	0
EXCHANGE TRADED	0	0	0	0	0
OVER-THE-COUNTER	0	0	0	0	0
PURCHASED OPTIONS	0	0	0	0	0
EXCHANGE TRADED	0	0	0	0	0
OVER-THE-COUNTER	0	0	0	0	0
SWAPS	0	0	0	0	0
HELD-FOR-TRADING	0	0	0	0	0
INTEREST RATE CONTRACTS	0	0	0	0	0
FOREIGN EXCHANGE CONTRACTS	0	0	0	0	0
EQUITY, COMM & OTH CONTRACTS	0	0	0	0	0
NON-TRADED	0	0	0	0	0
INTEREST RATE CONTRACTS	0	0	0	0	0
FOREIGN EXCHANGE CONTRACTS	0	0	0	0	0
EQUITY, COMM & OTH CONTRACTS	0	0	0	0	0
MEMO: MARKED-TO-MARKET	0	0	0	0	0
DERIVATIVE CONTRACTS (RBC DEF)	0	0	0	NA	NA
ONE YEAR OR LESS	0	0	0	NA	NA
OVER 1 YEAR TO 5 YEARS	0	0	0	NA	NA
OVER 5 YEARS	0	0	0	NA	NA
GROSS NEGATIVE FAIR VALUE	0	0	0	0	0
GROSS POSITIVE FAIR VALUE	0	0	0	0	0
HELD-FOR-TRADING	0	0	0	0	0
NON-TRADED	0	0	0	0	0
MEMO MARKED-TO-MARKET	0	0	0	0	0
CURR CREDIT EXP ON RBC DERIV CONTR	0	0	0	NA	NA
CREDIT LOSSES OFF-BS DERIVS	0	0	0	0	NA
PAST DUE DERIV INSTRUMENTS:					
FAIR VALUE CARRIED AS ASSETS	0	0	0	0	NA
IMPACT NONTRADED DERIV CONTRACTS:					
INCREASE (DECR) IN INTEREST INC	0	0	0	0	0
INCREASE (DECR) IN INTEREST EXP	0	0	0	0	0
INCREASE (DECR) IN NONINT ALLOC	0	0	0	0	0
INCREASE (DECR) IN NET INCOME	0	0	0	0	0

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Derivative Instruments

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

Notional Amount (\$000)

Derivative Contracts

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

Interest Rate Contracts

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

Foreign Exchange Contracts

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

Equity, Commodity & Other Contracts

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

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

Derivatives Position

Futures and Forwards

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

Written Options

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

Exchange Traded

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

Over-The-Counter

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

Purchased Options

For quarters from March 31, 2001 for-

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

Exchange Traded

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

Over-The-Counter

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

Swaps

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

Held-For-Trading

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

Interest Rate Contracts

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

Foreign Exchange Contracts

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

Equity, Commodity and Other Contracts

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

Non-Traded

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

Interest Rate Contracts

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

Foreign Exchange Contracts

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

Equity, Commodity and Other Contracts

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

Memo: Marked-to-Market

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

Derivative Contracts (RBC Def.)

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

One Year or Less

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

Over 1 Year to 5 Years

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

Over 5 Years

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

Gross Negative Fair Value

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

Gross Positive Fair Value

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

Held-For-Trading

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

Non-Traded

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

Memo: Marked-to-Market

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

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

Current Credit Exposure on RBC Derivative Contracts

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

Credit Losses Off Balance Sheet Derivatives

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

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

Past Due Derivative Instruments:

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

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

Impact of Non-traded Derivative Contracts:

Increase (Decrease) in Interest Income

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

Increase (Decrease) in Interest Expense

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

Increase (Decrease) in Other Noninterest Allocations

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

Increase (Decrease) in Net Income

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

CERT #

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CHARTER #

COUNTY:

OFF BALANCE SHEET ITEMS & DERIVATIVES ANALYSIS

	09/30/2002			09/30/2001			12/31/2001			12/31/2000		12/31/1999	
	BANK	PEER5	PCT	BANK	PEER5	PCT	BANK	PEER5	PCT	BANK	PEER5	BANK	PEER8
PERCENT OF NOTIONAL AMOUNT													
INTEREST RATE CONTRACTS	NA	0.21	93	NA	0.44	93	NA	0.39	92	NA	0.51	NA	0.00
FOREIGN EXCHANGE CONTRACTS	NA	0.00	99	NA	0.00	98	NA	0.00	98	NA	0.00	NA	0.00
EQUITY, COMM, & OTHER CONTR	NA	0.00	98	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
FUTURES AND FORWARDS	NA	0.00	98	NA	0.00	96	NA	0.00	97	NA	0.00	NA	0.00
WRITTEN OPTIONS	NA	0.00	97	NA	0.00	98	NA	0.00	98	NA	0.00	NA	0.00
EXCHANGE TRADED	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
OVER-THE-COUNTER	NA	0.00	97	NA	0.00	98	NA	0.00	98	NA	0.00	NA	0.00
PURCHASED OPTIONS	NA	0.00	96	NA	0.00	97	NA	0.00	96	NA	0.00	NA	0.00
EXCHANGE TRADED	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
OVER-THE-COUNTER	NA	0.00	96	NA	0.00	97	NA	0.00	96	NA	0.00	NA	0.00
SWAPS	NA	0.00	95	NA	0.00	97	NA	0.00	95	NA	0.00	NA	0.00
HELD-FOR-TRADING	NA	0.00	99	NA	0.00	98	NA	0.00	98	NA	0.00	NA	0.00
INTEREST RATE CONTRACTS	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
FOREIGN EXCHANGE CONTRACTS	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
EQUITY, COMM & OTH CONTRACTS	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
NON-TRADED	NA	0.00	92	NA	0.23	93	NA	0.20	91	NA	0.25	NA	0.00
INTEREST RATE CONTRACTS	NA	0.21	93	NA	0.43	94	NA	0.39	92	NA	0.51	NA	0.00
FOREIGN EXCHANGE CONTRACTS	NA	0.00	99	NA	0.00	98	NA	0.00	98	NA	0.00	NA	0.00
EQUITY, COMM & OTH CONTRACTS	NA	0.00	98	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
MEMO: MARKED-TO-MARKET	NA	0.00	92	NA	0.23	93	NA	0.20	91	NA	0.00	NA	0.00
DERIVATIVE CONTRACTS (RBC DEF)	NA	0.97	92	NA	0.58	93	NA	0.66	91	NA	0.00	NA	0.00
ONE YEAR OR LESS	NA	0.00	97	NA	0.00	96	NA	0.00	95	NA	0.00	NA	0.00
OVER 1 YEAR TO 5 YEARS	NA	0.02	94	NA	0.00	96	NA	0.04	94	NA	0.00	NA	0.00
OVER 5 YEARS	NA	0.00	98	NA	0.00	98	NA	0.00	98	NA	0.00	NA	0.00
GROSS NEGATIVE FAIR VALUE	NA	0.00	96	NA	0.00	96	NA	0.00	96	NA	0.00	NA	0.00
GROSS POSTIVE FAIR VALUE	NA	0.00	94	NA	0.00	95	NA	0.00	94	NA	0.00	NA	0.00
PERCENT OF TIER ONE CAPITAL:													
GROSS NEGATIVE FAIR VALUE (X)	0.00	0.00	97	0.00	0.00	97	0.00	0.00	97	0.00	0.00	0.00	0.00
GROSS POSTIVE FAIR VALUE (X)	0.00	0.00	97	0.00	0.00	97	0.00	0.00	96	0.00	0.00	0.00	0.00
HELD-FOR-TRADING (X)	0.00	0.00	99	0.00	0.00	98	0.00	0.00	98	0.00	0.00	0.00	0.00
NON-TRADED (X)	0.00	0.00	92	0.00	0.00	93	0.00	0.00	91	0.00	0.00	0.00	0.00
NON-TRADED MARKED-TO-MKT(X)	0.00	0.00	92	0.00	0.00	93	0.00	0.00	91	0.00	0.00	0.00	0.00
CURR CREDIT EXPOSURE (X)	0.00	0.00	97	0.00	0.00	98	0.00	0.00	97	NA	0.00	NA	0.00
CREDIT LOSSES ON DERIVATIVES	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	NA	0.00
PAST DUE DERIVATIVE INSTRUMENTS :													
FAIR VALUE CARRIED AS ASSETS	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	NA	0.00
OTHER RATIOS:													
CUR CREDIT EXPOSURE/ RISK WT AST	0.00	0.00	95	0.00	0.00	96	0.00	0.00	95	NA	0.00	NA	0.00
CREDIT LOSSES ON DERIVS /CR ALLOW	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	NA	0.00
IMPACT OF NONTRADED DERIV													
CONTRACTS:													
INCR(DEC) INTEREST INC/NET INC	0.00	0.00	97	0.00	0.00	98	0.00	0.00	98	0.00	0.00	0.00	0.00
INCR(DEC) INTEREST EXP/NET INC	0.00	0.00	97	0.00	0.00	99	0.00	0.00	99	0.00	0.00	0.00	0.00
INCR(DEC) NONINT ALLOC/NET INC	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	0.00	0.00
INCR(DEC) NET INCOME/NET INC	0.00	0.00	95	0.00	0.00	97	0.00	0.00	97	0.00	0.00	0.00	0.00

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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.

Non Traded Marked-to-Market

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

Derivative Contracts (RBC Def.)

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

One Year or Less

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

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

Over 1 Year to 5 Years

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

Over 5 Years

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

Gross Negative Fair Value

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

Gross Positive Fair Value

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

Percent of Tier One Capital:

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

Gross Negative Fair Value (X)

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

Gross Positive Fair Value (X)

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

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

Held-For-Trading (X)

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

Non-Traded (X)

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

Memo: Marked-to-Market (X)

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

Current Credit Exposure on RBC Derivative Contracts (X)

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

Credit Losses Off Balance Sheet Derivatives

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

Past Due Derivative Instruments:

Fair Value Carried as Asset 90 Days PD

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

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

Other Ratios:

Current Credit Exposure/Risk Weighted Assets

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

Credit Losses on Derivatives/Credit Allowance

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

Impact of Non-Traded Derivative Contracts:

Increase (Decrease) in Interest Income/ Net Income

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

Increase (Decrease) in Interest Expense/ Net Income

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

Increase (Decrease) in Other Noninterest Allocations/Net Income

Impact of off-balance sheet deriva-

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

Increase (Decrease) in Net Income/Net Income

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

CHARTER # COUNTY:

BALANCE SHEET - PERCENTAGE COMPOSITION OF ASSETS AND LIABILITIES

	09/30/2002			09/30/2001			12/31/2001			12/31/2000		12/31/1999	
	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	BANK	PEERS
ASSETS, PERCENT OF AVG ASSETS													
TOTAL LOANS	61.27	66.89	28	61.82	66.45	32	61.55	66.66	29	59.71	66.40	48.35	63.66
LEASE FINANCING RECEIVABLES	0.01	0.10	73	0.01	0.12	72	0.01	0.13	71	0.00	0.11	0.00	0.04
LESS: LN&LS ALLOWANCE	0.99	0.90	69	1.01	0.87	74	1.01	0.87	73	0.95	0.88	0.99	0.82
NET LOANS & LEASES	60.29	66.19	27	60.81	65.92	30	60.56	66.14	28	58.76	65.93	47.36	63.03
INTEREST-BEARING BANK BALANCES	1.19	0.41	84	0.97	0.43	80	1.36	0.42	84	0.32	0.18	1.20	0.34
FEDERAL FUNDS SOLD & RESALES	0.63	2.20	26	0.59	2.80	17	0.51	2.65	17	0.14	1.62	0.87	2.17
TRADING ACCOUNT ASSETS	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	0.00	0.00
HELD-TO-MATURITY SECURITIES	0.98	1.86	66	1.11	2.26	59	1.09	2.24	59	1.16	3.33	1.72	3.83
AVAILABLE-FOR-SALE SECURITIES	27.57	18.77	77	26.63	18.47	78	26.63	18.26	78	30.84	18.81	41.99	20.89
TOTAL EARNING ASSETS	90.66	91.73	29	90.11	91.93	17	90.15	91.81	20	91.22	91.93	93.14	92.23
NONINT CASH & DUE FROM BANKS	2.95	3.52	32	3.16	3.52	43	3.14	3.58	40	3.31	3.76	3.07	3.53
PREMISES, FIX ASSTS & CAP LEASES	1.72	1.83	47	1.93	1.84	57	1.90	1.82	55	1.71	1.85	1.10	1.89
OTHER REAL ESTATE OWNED	0.00	0.09	24	0.00	0.08	27	0.00	0.08	25	0.00	0.07	0.03	0.08
ACCEPTANCES & OTHER ASSETS	4.67	2.59	91	4.79	2.44	93	4.80	2.51	92	3.75	2.20	2.66	2.06
SUBTOTAL	9.35	8.27	71	9.88	8.06	82	9.84	8.19	79	8.77	8.07	6.87	7.76
TOTAL ASSETS	100.01	100.00		99.99	100.00		99.99	100.00		99.99	100.00	100.01	100.00
STANDBY LETTERS OF CREDIT	0.05	0.52	10	0.02	0.50	7	0.02	0.51	7	0.02	0.52	0.06	0.24
LIABILITIES, PERCENT OF AVG ASST													
DEMAND DEPOSITS	4.38	10.48	6	5.91	10.64	13	5.67	10.69	11	8.84	11.45	9.26	11.35
ALL NOW & ATS ACCOUNTS	3.85	7.36	26	10.07	7.22	71	8.91	7.39	62	17.02	7.86	18.40	12.35
MONEY MARKET DEPOSIT ACCOUNTS	5.23	15.49	15	4.32	15.10	11	4.46	15.27	12	4.60	14.17	4.72	8.18
OTHER SAVINGS DEPOSITS	32.31	9.92	97	21.70	8.79	90	23.83	8.85	93	11.54	8.96	12.02	8.56
TIME DEP LESS THAN \$100M	23.06	23.79	45	27.08	25.99	54	26.50	25.58	52	27.32	25.93	26.60	31.65
CORE DEPOSITS	68.82	69.99	42	69.07	70.42	42	69.37	70.33	44	69.33	70.97	71.00	73.89
TIME DEP OF \$100M OR MORE	4.78	12.23	6	4.76	12.52	5	4.86	12.30	5	4.10	11.77	4.15	10.99
DEPOSITS IN FOREIGN OFFICES	0.00	0.00	99	0.00	0.00	98	0.00	0.00	98	NA	0.00	NA	0.00
TOTAL DEPOSITS	73.60	82.90	7	73.83	83.44	7	74.23	83.19	8	73.42	83.31	75.15	85.22
FEDERAL FUNDS PURCH & REPOS	0.00	1.89	24	0.00	1.98	23	0.00	2.04	20	0.00	2.40	0.00	1.37
TOTAL FED HOME LOAN BORROWINGS	5.62	0.91	95	11.29	0.87	98	10.25	0.89	97	18.02	1.46	11.99	0.60
TOTAL OTH BORROWINGS	11.52	3.14	94	6.15	2.47	80	6.76	2.63	84	0.71	1.91	0.23	1.62
MEMO: SHT TER N CORE FUNDING	9.51	13.40	30	15.69	14.50	58	14.71	14.36	54	21.82	14.94	15.76	11.84
ACCEPTANCES & OTHER LIABILITIES	1.40	0.74	93	1.34	0.88	86	1.34	0.86	87	1.35	0.82	1.68	0.73
TOTAL LIABILITIES (INCL MORTG)	92.14	91.03	72	92.61	91.08	80	92.58	91.08	80	93.51	91.44	89.05	90.65
SUBORDINATED NOTES & DEBENTURES	0.00	N/A	95	0.00	N/A	95	0.00	N/A	95	0.00	N/A	0.00	N/A
ALL COMMON & PREFERRED CAPITAL	7.86	8.94	28	7.39	8.87	20	7.42	8.87	20	6.49	8.53	10.95	9.34
TOTAL LIABILITIES & CAPITAL	100.00	100.00		100.00	100.00		100.00	100.00		99.99	100.00	100.00	100.00
MEMO: ALL BROKERED DEPOSITS	0.00	0.65	71	0.00	0.36	74	0.00	0.40	71	0.00	0.32	0.00	0.06
INSURED BROKERED DEP	0.00	0.56	74	0.00	0.29	76	0.00	0.32	74	0.00	0.27	0.00	0.04
DIRECT & INDIRECT INV IN RE	0.00	0.00	92	0.00	0.00	93	0.00	0.00	93	0.00	0.00	0.03	0.00
LOANS HELD FOR SALE	0.53	0.48	67	0.04	0.42	50	0.03	0.47	48	0.09	0.26	2.53	0.10

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.

Total Federal Home Loan Bank Borrowings

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

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

Total Other Borrowings

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

Memo: Short Term Non Core Funding

See definition on page 4 for this caption.

Acceptances & Other Liabilities

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

Total Liabilities (Including Mortgages)

Average total liabilities (excluding notes and debentures subordinated

to deposits) divided by average total assets.

Subordinated Notes & Debentures

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

All Common & Preferred Capital

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

Total Liabilities & Capital

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

Memo: All Brokered Deposits

Average total brokered deposits divided by average assets.

Insured Brokered Dep

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

Direct and Indirect Investment in RE

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

Loans Held for Sale

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