
Section III: Definitions of UBPR Items

General

This section describes the derivation of each of the items on each UBPR page.

Some UBPR pages have more than one set of items, depending on the type of Call Report filed by the bank

for the latest period. See Section II for a summary of Call reporter types.

Such UBPR page versions differ in the amount of detail reported by the bank and presented in the UBPR. Also, some page versions differ in the manner of categorizing loans. In addition, some items do not appear

on the public version of the UBPR, compared to the bank and regulatory version. Such items involve Call Report data that are deemed to be confidential. This section specifies all of these distinctions between UBPR page versions.

UBPR Introductory Page

The Introductory Page specifies the edition date of the UBPR being presented, identifies the subject bank, provides a table of contents, and presents other notes and information.

Bank Identification

The information presented on the first two lines is repeated on all subsequent UBPR pages. These items are:

- Cert#: bank's FDIC insurance certificate number
- DSB#: bank's Federal Reserve district-state-bank member
- Bank Name
- City and State
- Charter #: For national banks, bank's OCC charter number

This page also provides the bank's mailing address, the name and loca-

tion of bank's holding company if any, and the name of the bank's primary federal regulatory agency.

The Introductory Page also specifies the banks' current UBPR peer group number and the criteria for that peer group. See Section II of this guide for specification of all peer group criteria.

Note that each UBPR is addressed to the chief executive officer by title, not name.

CHARTER

COUNTY:

SUMMARY RATIOS

	12/31/2003			12/31/2002			12/31/2001			12/31/2000		12/31/1999	
AVERAGE ASSETS (\$000)	634,257,000			578,549,250			449,423,500			327,995,000		295,054,750	
NET INCOME (\$000)	5,178,000			1,213,000			2,530,000			3,605,000		3,788,000	
NUMBER OF BANKS IN PEER GROUP	72			71			69			72		68	
EARNINGS AND PROFITABILITY													
PERCENT OF AVERAGE ASSETS:													
INTEREST INCOME (TE)	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	BANK	PEER1
- INTEREST EXPENSE	2.84	4.42	9	3.27	5.15	8	5.32	6.35	12	5.90	7.29	5.22	6.77
NET INTEREST INCOME (TE)	1.31	1.27	57	1.74	1.70	55	3.24	2.93	70	3.66	3.86	2.87	3.25
+ NONINTEREST INCOME	1.53	3.13	8	1.52	3.42	6	2.08	3.44	10	2.25	3.38	2.35	3.56
- NONINTEREST EXPENSE	2.19	2.04	68	2.04	2.04	55	2.55	2.07	72	2.82	1.98	2.68	2.34
- PROVISION: LOAN&LEASE LOSSES	2.62	3.01	31	3.03	3.11	48	3.61	3.30	65	3.36	3.26	3.01	3.46
= PRETAX OPERATING INCOME (TE)	0.08	0.32	12	0.41	0.43	56	0.38	0.49	45	0.11	0.38	0.07	0.27
+ REALIZED GAINS/LOSSES SEC	1.02	1.86	13	0.13	1.98	4	0.64	1.71	10	1.60	1.74	1.95	2.13
= PRETAX NET OPERATING INC (TE)	0.22	0.06	93	0.27	0.08	87	0.17	0.06	85	0.04	-0.06	0.03	0.00
NET OPERATING INCOME	1.24	1.94	15	0.40	2.08	4	0.80	1.79	10	1.63	1.65	1.97	2.12
ADJUSTED NET OPERATING INCOME	0.82	1.29	17	0.21	1.36	4	0.56	1.17	11	1.10	1.06	1.28	1.35
NET INCOME ADJUSTED SUB S	0.72	1.27	15	0.25	1.40	4	0.68	1.24	12	1.04	1.19	1.13	1.35
NET INCOME	1.29	N/A	N/A	1.29	1.36	N/A	1.16	N/A	N/A	1.16	1.06	1.28	1.35
NET INCOME	0.82	1.29	17	0.21	1.36	4	0.56	1.16	11	1.10	1.06	1.28	1.35
MARGIN ANALYSIS:													
AVG EARNING ASSETS TO AVG ASSETS	89.02	90.44	34	87.21	90.25	22	86.99	89.98	18	89.47	90.67	90.17	90.63
AVG INT-BEARING FUNDS TO AVG AST	64.91	81.38	2	64.31	80.70	2	69.51	79.94	7	73.09	79.53	71.13	77.43
INT INC (TE) TO AVG EARN ASSETS	3.19	4.86	9	3.75	5.72	8	6.12	7.09	11	6.60	8.08	5.79	7.50
INT EXPENSE TO AVG EARN ASSETS	1.47	1.37	58	2.00	1.88	58	3.73	3.25	81	4.09	4.31	3.19	3.58
NET INT INC-TE TO AVG EARN ASSET	1.72	3.44	8	1.75	3.80	8	2.39	3.84	10	2.51	3.75	2.60	3.94
LOAN & LEASE ANALYSIS													
NET LOSS TO AVERAGE TOTAL LN&LS	0.56	0.51	65	1.21	0.66	84	0.70	0.67	60	0.38	0.43	0.52	0.43
EARNINGS COVERAGE OF NET LOSSES(X)	6.32	9.44	38	1.43	7.81	5	3.90	6.96	34	10.19	11.31	8.82	11.14
LN&LS ALLOWANCE TO NET LOSSES(X)	2.88	3.68	41	1.65	2.83	18	2.81	2.97	55	4.36	4.65	3.33	4.24
LN&LS ALLOWANCE TO TOTAL LN&LS	1.71	1.47	72	1.94	1.52	77	1.84	1.63	65	1.52	1.48	1.70	1.45
NON-CUR LN&LS TO GROSS LN&LS	1.39	0.92	78	2.27	1.16	90	1.36	1.29	61	1.00	0.99	1.08	0.77
LIQUIDITY													
NET NON CORE FUND DEPENDENCE	68.04	35.81	87	81.28	34.33	95	71.90	35.33	91	64.58	39.72	66.74	40.83
NET LOANS & LEASES TO ASSETS	28.80	59.08	6	29.02	60.81	6	32.52	60.76	10	41.27	63.11	39.30	63.64
CAPITALIZATION													
TIER ONE LEVERAGE CAPITAL	5.57	7.11	5	5.25	7.00	5	5.41	7.09	4	5.98	7.01	6.00	7.04
CASH DIVIDENDS TO NET INCOME	37.18	61.22	26	107.17	67.43	76	96.84	69.76	71	74.90	66.98	83.82	66.06
RETAIN EARNS TO AVG TOTAL EQUITY	8.84	5.05	72	-0.25	4.15	29	0.32	3.80	28	4.52	3.10	3.25	5.55
RESTR+NONAC+RE ACQ TO EQCAP+ALLL	7.10	5.11	75	10.83	6.37	84	6.85	7.04	57				
GROWTH RATES													
ASSETS	1.01	9.39	24	15.72	9.62	70	42.62	14.25	87	13.52	28.05	11.96	13.63
TIER ONE CAPITAL	9.60	11.83	58	1.12	9.94	26	49.65	15.02	90	12.77	26.09	4.09	17.41
NET LOANS & LEASES	0.25	9.70	27	3.27	8.86	40	12.37	8.36	70	19.21	27.92	1.69	12.26
SHORT TERM INVESTMENTS	18.84	38.45	52	7.72	34.22	48	64.18	77.28	68	-17.02	79.77	84.46	24.95
SHORT TERM NON CORE FUNDING	-24.21	11.76	9	22.52	4.73	76	45.90	5.73	80	-5.22	21.97	9.67	34.98
##ONE OR MORE MERGERS, CONSOLIDATIONS OR PURCHASES HAVE OCCURRED DURING THE PERIOD.													
12/31/99 12/31/00 12/31/01													

UBPR Page 01

Summary Ratios

The earnings and balance sheet ratios and other information presented on this page provide a synopsis of the bank's condition and serve as a guide to more detailed data presented elsewhere in the UBPR. Ratios using after tax income and dividends have been adjusted for assumed tax rates. See Section II Technical Information.

Average Assets (\$000)

A year-to-date average of the average assets reported in the Report of Condition Schedule RC-K. Thus for the first quarter of the year the average assets from Call Schedule RC-K quarter will appear, while at the end-of-year, assets for all four quarters would be averaged.

Net Income (\$000)

The year-to-date amount of net income shown in the Report of Income after applicable taxes, net securities gains or losses, and net extraordinary items.

Banks in Peer Group

Total number of banks in the bank's peer group.

Earnings and Profitability

% of Average Assets

Interest Income (TE)

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

Interest Expense

Total interest expense divided by average assets.

Net Interest Income (TE)

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

Non-interest Income

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

Non-interest Expense

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

Provision—Loan/Lease Losses

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

Pretax Operating Income (TE)

Net interest income on a tax-equivalent basis plus Non interest income, less non-interest 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 divided by average assets. After December 31, 1993 includes available-for-sale and held-to-maturity transactions.

Pretax Net Operating Income (TE)

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

Net Operating Income

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

Adjusted Net Oper Income

Net operating income after taxes and securities gains or losses, plus the provision for possible loan and lease

losses, less net loan and lease losses, divided by average assets.

Net Income Adjusted Sub S

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, adjusted for sub chapter S status divided by average assets. Estimated income taxes is 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 only be displayed 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

Average Earning Assets/Average Assets

Year-to-date average of average total loans (net of unearned income) in domestic and foreign offices, lease-financing receivables, U.S. Treasury, Agency and Corporation obligations, mortgage backed securities, other securities, assets held in trading accounts, interest-bearing balances due from depository institutions, and federal funds sold and securities purchased under agreements to resell, plus a five period average of Interest Only Strips (Mortgage loans and Other) and Equity Securities divided by average assets.

*Average Interest-Bearing Funds/
Average Assets*

Average interest-bearing domestic and foreign office deposits, federal funds purchased and securities sold under agreements to repurchase, other borrowed money, and notes and debentures subordinated to deposits, divided by average assets.

Interest Income (TE)/Average 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 Assets

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

*Net Interest Income (TE)
(Percent of Avg Earning Assets)*

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

Loan & Lease Analysis

Net Loss to Average Loan & Leases

Gross loan and lease charge-off, less gross recoveries (includes allocated transfer risk reserve charge-off 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.

Loan & Lease Allowance to Total Loans & Lease

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

Noncurrent Loans & Leases to Gross Loans and Lease

The sum of loans and lease-financing receivables past due at least 90 days, plus those in nonaccrual status, divided by gross loans and lease-financing receivables outstanding.

Liquidity

Net Non Core Funding Dependence

Non core liabilities, less short term investments divided by long term assets. See definition on UBPR page 10.

Net Loans & Leases to Assets

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

Capitalization

Tier One Leverage Capital

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

Cash Dividends to Net Income

Total of all cash dividends declared year-to-date divided by net income year-to-date. If net 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.

Restructured + Non-Accrual + REACQ to EQCAP, ALLL

The sum of loans and leases which are on non-accrual, restructured but 30–89 days past due, restructured but over 90 days past due, restructured and in compliance with modified terms and non-investment other real estate owned divided by the sum of total equity capital plus the allowance for possible loan and lease losses.

Growth Rates

Growth rates on UBPR page 01 are calculated for a 12-month period. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance. The following growth rates are displayed:

Assets

Tier One Capital

Net Loans & Leases

Short Term Investments

See UBPR page 10 for definition.

Short Term Non Core Funding

See UBPR page 10 for definition.

Footnotes

Footnotes are printed on UBPR page 01 to indicate the occurrence of certain events.

(***)Bank has elected sub chapter S tax treatment. NOTE: Ratio Net Income Adjusted for Sub S on page 1 and 12.

**A transaction using push-down accounting as of mm/dd/yyyy was reported.

One or more mergers occurred during the period.

This comment appears when a merger or consolidation is reported during the period.

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999	PERCENT CHANGE 1 YEAR
INTEREST AND FEES ON LOANS	8,318,000	8,690,000	11,539,000	11,757,000	8,621,000	-4.28
INCOME FROM LEASE FINANCING	625,000	605,000	577,000	459,000	621,000	3.31
TAX-EXEMPT	21,000	17,000	2,000	6,000	6,000	23.53
ESTIMATED TAX BENEFIT	8,839	6,610	977	1,800	2,025	
INCOME ON LOANS & LEASES (TE)	8,951,839	9,301,610	12,116,977	12,217,800	9,244,025	-3.76
U S TREAS & AGENCY (EXCL MBS)	482,000	713,000	695,000	NA	NA	-32.40
MORTGAGE BACKED SECURITIES	2,424,000	1,863,000	2,070,000	NA	NA	30.11
ESTIMATED TAX BENEFIT	19,781	12,830	19,543	900	675	
ALL OTHER SECURITIES	484,000	608,000	573,000	NA	NA	-20.39
TAX EXEMPT SECURITIES INCOME	47,000	33,000	40,000	3,000	2,000	42.42
INVESTMT INTEREST INCOME (TE)	3,409,781	3,196,830	3,357,543	3,778,900	2,871,675	6.66
INTEREST ON DUE FROM BANKS	212,000	321,000	494,000	465,000	770,000	-33.96
INT ON FED FUNDS SOLD & REALES	1,446,000	1,879,000	3,385,000	1,794,000	1,447,000	-23.04
TRADING ACCOUNT INCOME	3,991,000	4,204,000	4,555,000	1,109,000	1,065,000	-5.07
OTHER INTEREST INCOME	0	0	0	NA	NA	NA
TOTAL INTEREST INCOME (TE)	18,010,620	18,902,440	23,908,520	19,364,700	15,397,700	-4.72
INT ON DEPOSITS IN FOREIGN OFF	1,878,000	2,773,000	4,687,000	4,548,000	3,426,000	-32.28
INTEREST ON TIME DEP OVER \$100M	661,000	1,104,000	972,000	1,092,000	786,000	-40.13
INTEREST ON ALL OTHER DEPOSITS	947,000	1,061,000	1,683,000	2,044,000	1,295,000	-10.74
INT ON FED FUNDS PURCH & REPOS	1,618,000	2,201,000	3,841,000	2,801,000	1,694,000	-26.49
INT TRAD LIAB & OTH BORROWINGS	2,777,000	2,557,000	2,796,000	1,086,000	852,000	8.60
INT ON MORTGAGES & LEASES	NA	NA	NA	NA	NA	NA
INT ON SUB NOTES & DEBENTURES	446,000	391,000	599,000	421,000	421,000	14.07
TOTAL INTEREST EXPENSE	8,327,000	10,087,000	14,578,000	11,992,000	8,474,000	-17.45
NET INTEREST INCOME (TE)	9,683,620	8,815,440	9,330,520	7,372,700	6,923,700	9.85
NONINTEREST INCOME	13,859,000	11,821,000	11,444,000	9,242,000	7,914,000	17.24
ADJUSTED OPERATING INCOME (TE)	23,542,620	20,636,440	20,774,520	16,614,700	14,837,700	14.08
NON-INTEREST EXPENSE	16,590,000	17,521,000	16,203,000	11,010,000	8,871,000	-5.31
PROVISION: LOAN & LEASE LOSSES	512,000	2,382,000	1,707,000	369,000	220,000	-78.51
PRETAX OPERATING INCOME (TE)	6,440,620	733,440	2,864,520	5,235,700	5,746,700	778.14
REALIZED G/L HLD-TO-MATURITY SEC	0	0	0	0	0	NA
REALIZED G/L AVAIL-FOR SALE SEC	1,423,000	1,555,000	752,000	121,000	79,000	-8.49
PRETAX NET OPERATING INC (TE)	7,863,620	2,288,440	3,616,520	5,356,700	5,825,700	243.62
APPLICABLE INCOME TAXES	2,657,000	1,056,000	1,065,000	1,749,000	2,035,000	
CURRENT TAX EQUIV ADJUSTMENT	28,620	19,440	20,520	2,700	2,700	
OTHER TAX EQUIV ADJUSTMENTS	0	0	0	0	0	
APPLICABLE INCOME TAXES(TE)	2,685,620	1,075,440	1,085,520	1,751,700	2,037,700	
NET OPERATING INCOME	5,178,000	1,213,000	2,531,000	3,605,000	3,788,000	326.88
NET EXTRAORDINARY ITEMS	0	0	-1,000	0	0	
NET INCOME	5,178,000	1,213,000	2,530,000	3,605,000	3,788,000	326.88
CASH DIVIDENDS DECLARED	1,925,000	1,300,000	2,450,000	2,700,000	3,175,000	48.08
RETAINED EARNINGS	3,253,000	-87,000	80,000	905,000	613,000	3,839.08
MEMO: NET INTERNATIONAL INCOME	2,013,000	271,000	2,552,000	2,737,000	2,340,000	642.80

UBPR Page 02

Income Statement Revenues & Expenses (\$000)

This page presents a summary of the bank's year to date Report of Income. The major categories of income and expense reported on this page are expanded on subsequent pages of the UBPR. The tax benefit associated with tax exempt income has been estimated and added to total interest income and applicable income taxes. The estimated tax benefit is allocated to municipal securities and to municipal loans and leases. This adjustment improves the comparability of interest income among different banks and among different time periods. Net income is shown as reported. Please note that certain income items noted below are available only from March 31, 2001 forward.

One year growth rates for the various categories on this page are shown in the right most column.

Interest and Fee on Loans

Year to date interest and fee on loans.

Income from Lease Financing

Year to date income from lease financing receivables.

Tax Exempt

Year to date income on loan obligations of states and political subdivisions and tax exempt income from direct lease financing.

Estimated Tax Benefit

The estimated tax benefit resulting from having tax exempt loan and lease financing receivables income. See Section II, Technical Information, or Appendix B, Tax Equivalency Worksheet, for a discussion of the method used to calculate this item.

Income on Loans & Leases (TE)

Year to date income on loans and lease financing receivables plus the estimated tax benefit.

US Treasury & Agency (Excl MBS)

Year to date interest on U.S. Treasury securities and on other U.S. government agencies excluding mortgage backed securities. This item is available from March 31, 2001 forward.

Mortgage Backed Securities

Year to date interest Mortgage Backed Securities. This item is available from March 31, 2001 forward.

Estimated Tax Benefit

The estimated tax benefit resulting from having tax exempt municipal securities income. See Section II, Technical Information, for a discussion of the method used to calculate this item.

All Other Securities

Year to date income on all other securities not held in trading accounts, including taxable and tax exempt securities issued by states and local subdivisions.

Tax-Exempt Securities Income

Year-to-date interest on securities issued by states and political subdivisions in the United States.

Investment Interest Income (TE)

Sum of U.S. Treasury and agencies securities income, municipal securities income, the tax benefit on municipal securities income, and other securities income.

Interest on Due From Banks

Year to date interest on balances due from depository institutions.

Interest on Federal Funds Sold/Resales

Year to date income on federal funds sold and securities purchased under agreements to resell.

Trading Account Income

Year to date interest income on

assets held in trading accounts (excluding gains, losses, commissions, and fees).

Other Interest Income

Year to date other interest income. This item is available from March 31, 2001 forward.

Total Interest Income (TE)

Sum of income on loans and leases on a tax equivalent basis plus investment income on a tax equivalent basis plus interest on interest bearing bank balances plus interest on federal funds sold and security resales plus interest on trading account assets.

Interest on Deposits in Foreign Offices

Year to date interest expense on deposits in Foreign Offices. Reported by banks filing 031 call form.

Interest on Time Dep over \$100M

Year to date interest expense on time certificates of deposit of \$100 thousand or more.

Interest on All Other Deposits

Year to date interest expense on all deposits except time certificates of deposit of \$100 thousand or more and deposits held in foreign offices, if applicable.

Interest on Federal Funds Purchased & Repos

Year to date expense of federal funds purchased and securities sold under agreements to repurchase.

Interest on Trading Liabilities and Other Borrowings

Year to date interest on trading liabilities, demand notes (note balances) issued to the U.S. Treasury and on other borrowed money (including Federal Home Loan Bank).

Interest on Mortgages & Leases

Year to date interest on mortgage

indebtedness and capitalized leases on banking premises, fixed assets, and other real estate owned.

Interest on Subordinated Notes & Debentures

Year to date interest on subordinated notes and debentures.

Total Interest Expense

Sum of all interest expenses listed previously.

Net Interest Income (TE)

Total interest income on a tax equivalent basis less total interest expense.

Non Interest Income

Year to date income from fiduciary activities (when available), service charges on deposits, gains or losses and commissions and fees on assets held in trading accounts, foreign exchange trading gains or losses, other foreign transactions, and other Non interest income.

Adjusted Operating Income (TE)

Net interest income plus non interest income.

Non Interest Expense

Year to date salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other non interest operating expense.

Provision for Loan/Lease Losses

The year to date provision for possible loan and lease financing receivable losses.

Pretax Operating Income (TE)

The sum of year to date total tax equivalent interest income plus Non interest income less interest expense, Non interest expense, provision for possible loan and lease financing

receivables losses, and provision for allocated transfer risk.

Realized G/L Hld to Maturity Sec

Year to date pretax net gains or losses on the sale, exchange, redemption, or retirement of securities excluding those held in trading or available for sale account. Prior to March 31, 1994, gains/losses on all securities are displayed here. For March 31, 1994 and subsequent quarters only gains/losses from held to maturity securities are shown.

Realized G/L Avail for Sale Sec

Year to date pretax net gains or losses on the sale, exchange, redemption, or retirement of securities recorded as available for sale. Available only for March 31, 1994 and subsequent quarters.

Pretax Net Operating Income (TE)

The sum of year to date pretax operating income on a tax equivalent basis plus net pretax securities gains or losses.

Applicable Income Taxes

The total estimated federal, state, local, and foreign (if applicable) income taxes applicable to operating income, including securities gains or losses.

Current Tax equivalent Adjustment

Reverses the current part of the tax benefit included in interest income on loans and leases and securities. The current tax equivalent adjustment is an estimate of that portion of the tax benefit that is attributable to current period income.

Other Tax Equivalent Adjustments

Reverses the remainder of the tax equivalent adjustment included in interest income on loans and leases and securities. The other tax equivalent

adjustment is an estimate of that portion of the tax benefit that is attributable to tax loss carry backs.

Applicable Income Taxes (TE)

Applicable income taxes plus the tax benefit on tax exempt income; current tax equivalent adjustment plus other tax equivalent adjustments.

Net Operating Income

Year to date income after securities gains or losses and applicable taxes but before extraordinary gains or losses.

Net Extraordinary Items

Extraordinary gains or losses less applicable taxes.

Net Income

The year to date net income after securities gains or losses, extraordinary gains or losses, and applicable taxes.

Cash Dividends Declared

All cash dividends declared on common and preferred stock year to date.

Retained Earnings

Net income minus cash dividends declared year to date.

Memo: Net International Income

Estimated net income attributable to international operations. Available for banks filing call form 031 only.

Footnotes:

Footnotes are printed at the bottom of Page 2 to indicate the occurrence of certain events.

Note: Bank has elected sub chapter "S" treatment for taxes.

This footnote appears when bank indicates sub chapter "S" treatment on call report.

CHARTER COUNTY: NONINTEREST INCOME AND EXPENSES (\$000) AND YIELDS

	12/31/2003			12/31/2002			12/31/2001			12/31/2000		12/31/1999	
NONINTEREST INCOME & EXPENSES													
FIDUCIARY ACTIVITIES													
DEPOSIT SERVICE CHARGES													
TRADING, VENT CAP, SECURITZ INC													
INV BANKING, ADVISORY INC													
INSURANCE COMM & FEES													
NET SERVICING FEES													
LOAN & LSE NET GAIN/LOSS													
OTHER NET GAINS/LOSSES													
OTHER NONINTEREST INCOME													
NONINTEREST INCOME													
PERSONNEL EXPENSE													
OCCUPANCY EXPENSE													
GOODWILL IMPAIRMENT													
OTHER INTANGIBLE AMORTIZ													
OTHER OPER EXP(INCL INTANGIBLES)													
TOTAL OVERHEAD EXPENSE													
DOMESTIC BANKING OFFICES(#)													
FOREIGN BRANCHES (#)													
ASSETS PER DOMESTIC OFFICE													
PERCENT OF AVERAGE ASSETS	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	PCT	BANK	PEER1	BANK	PEER1
PERSONNEL EXPENSE	1.33	1.41	39	1.41	1.44	47	1.73	1.45	75	1.73	1.35	1.56	1.48
OCCUPANCY EXPENSE	0.57	0.39	90	0.60	0.40	91	0.58	0.41	90	0.51	0.41	0.46	0.44
OTHER OPER EXP(INCL INTANGIBLES)	0.71	1.17	19	1.02	1.23	38	1.29	1.41	54	1.11	1.45	0.98	1.46
TOTAL OVERHEAD EXPENSE	2.62	3.01	31	3.03	3.11	48	3.61	3.30	65	3.36	3.26	3.01	3.46
OVERHEAD LESS NONINT INC	0.43	0.90	20	0.99	1.02	37	1.06	1.20	35	0.54	1.19	0.32	1.16
OTHER INCOME & EXPENSE RATIOS:													
EFFICIENCY RATIO	70.47	57.33	83	84.90	56.34	95	77.99	59.35	91	66.27	59.46	59.79	58.11
AVG PERSONNEL EXP PER EMPL(\$000)	110.88	62.38	94	105.50	60.63	95	115.32	60.00	95	100.50	55.26	110.68	52.70
ASSETS PER EMPLOYEE (\$MILLION)	8.24	4.99	87	8.05	4.99	88	7.98	4.74	88	6.67	4.79	7.99	4.33
YIELD ON OR COST OF:													
TOTAL LOANS & LEASES (TE)	4.59	5.46	17	5.18	6.18	15	7.30	7.56	32	8.37	8.65	7.05	8.02
LOANS IN DOMESTIC OFFICES	4.64	5.44	16	4.90	6.16	13	7.32	7.53	34	8.74	8.72	7.11	8.04
REAL ESTATE	4.85	5.43	15	5.51	6.36	12	6.71	7.67	8	7.70	8.61	6.89	8.19
COMMERCIAL & INDUSTRIAL	5.63	5.17	63	4.65	5.72	18	10.13	7.53	97	13.39	9.16	9.77	8.11
INDIVIDUAL	5.23	6.44	27	7.13	7.27	44	8.06	8.35	45	8.74	9.76	7.19	9.49
CREDIT CARD	NA	4.57	52	NA	4.76	54	0.00	5.19	51	NA	0.00	NA	0.00
AGRICULTURAL	NA	4.33	13	NA	5.13	12	4.19	6.67	11	20.69	8.35	NA	7.61
LOANS IN FOREIGN OFFICES	4.18	1.41	80	6.07	1.25	88	7.50	2.31	87	8.01	2.78	7.15	2.46
TOTAL INVESTMENT SECURITIES(TE)	4.75	4.38	69	5.09	5.49	26	5.59	6.37	20	6.18	6.75	5.60	6.45
TOTAL INVESTMENT SECURITIES(BOOK)	4.72	4.24	73	5.07	5.35	31	5.56	6.23	22	6.18	6.60	5.59	6.28
U S TREAS & AGENCY (EXCL MBS)	3.68	3.15	58	4.13	4.09	40	5.19	5.66	28	NA	0.00	NA	0.00
MORTGAGE BACKED SECURITIES	5.17	4.47	76	6.00	5.58	61	6.44	6.52	47	NA	0.00	NA	0.00
ALL OTHER SECURITIES	4.08	4.57	43	4.20	5.34	20	3.96	5.90	11	NA	0.00	NA	0.00
INTEREST-BEARING BANK BALANCES	2.13	1.76	69	2.73	2.31	73	2.03	5.09	7	7.72	5.90	9.98	5.32
FEDERAL FUNDS SOLD & REALES	1.41	1.30	78	2.14	1.78	87	6.11	3.86	94	5.89	6.30	4.78	5.25
TOTAL-INT BEARING DEPOSITS	1.28	1.31	52	2.02	1.85	66	3.29	3.33	40	4.28	4.40	3.43	3.76
TRANSACTION ACCOUNTS	3.24	0.77	97	1.73	0.94	91	3.33	1.98	84	3.38	2.35	2.39	2.03
OTHER SAVINGS DEPOSITS	0.75	0.71	67	0.96	1.07	43	1.70	2.03	34	4.09	2.06	2.95	2.02
TIME DEPS OVER \$100M	1.55	2.46	19	2.81	3.12	36	2.69	5.05	5	3.89	5.97	3.09	5.04
ALL OTHER TIME DEPOSITS	1.79	2.84	5	3.50	3.53	48	6.33	5.34	88	7.57	5.78	4.38	5.11
FOREIGN OFFICE DEPOSITS	1.61	0.68	93	2.46	1.09	94	4.20	2.66	81	5.15	4.70	4.29	4.07
FEDERAL FUNDS PURCHASED & REPOS	1.41	1.25	73	2.02	1.74	77	5.34	3.82	95	5.73	6.17	4.32	4.95
OTHER BORROWED MONEY	16.21	3.13	97	26.34	3.81	98	27.44	5.32	98	19.82	6.28	18.14	6.07
SUBORD NOTES & DEBENTURES	5.43	3.31	65	4.36	3.31	58	8.67	4.51	95	7.38	5.46	7.76	5.01
ALL INTEREST-BEARING FUNDS	2.02	1.53	79	2.71	2.10	90	4.67	3.68	95	5.00	4.93	4.04	4.21

UBPR Page 03

Non interest Income and Expenses (\$000) and Yields

This page presents most of the dollar figures that are components of Non interest income and overhead expense as reported in the Report of Income, together with related information such as number of offices and employees. Key overhead items are also presented as percent of average assets, together with other related ratios. The lower portion of the page presents information relating earning assets, the return or yield on specific earning-asset categories, and the cost of funds. All yields and costs (rates) are annualized.

For more information concerning the methods used to calculate averages for asset yields and liability costs, see Section II, Technical Information.

Non interest Income and Expenses (\$000)

The dollar amounts, in thousands, for Non interest income and expenses as reported in the Report of Income.

Fiduciary Activities

Year-to-date income from fiduciary activities. Available for all banks from March 31, 2001 forward. Not available prior to March 31, 2001 for banks filing 034 call form.

Deposit Service Charges

Year-to-date service charges on deposit accounts.

Trading, Venture Capital, Securitization Income

From March 31, 2001 includes information from schedule RI Trading Revenue (RIADA220) plus Venture Capital Revenue (RIADB491) plus Securitization Income (RIADB493). For prior quarters includes Trading Revenue (RIADA220) for banks filing call forms 031, 032 or 033.

Investment Banking, Advisory Income

From March 31, 2001 forward includes information from schedule RI Investment Banking, Advisory, Underwriting, Brokerage Fees and Commissions (RIADB490)

Insurance Commissions and Fees

From March 31, 2001 through December 31, 2002 includes information from schedule RI Insurance Commissions and Fees (RIADB494). From March 31, 2003 forward includes Insurance and Reinsurance Underwriting Income (RIADC386) plus Income From Other Insurance Activities (RIADC387)

Net Servicing Fees

From March 31, 2001 forward includes information from schedule RI Net Servicing Fees (RIADB492)

Loan and Lease Net Gain/Loss

From March 31, 2001 forward includes information from schedule RI Net Gains (Losses) from Sale of Loans and Leases (RIAD5416)

Other Net Gains/Losses

From March 31, 2001 forward includes information from RI Net Gains (Losses) on the Sale of Other Real Estate Owned (RIAD5415) plus Net Gains (Losses) On the Sale of Other Assets (RIADB496)

Other Non interest Income

From March 31, 2001 forward includes information from schedule RI Other Noninterest Income (RIADB497). For prior quarters includes Other Fee Income (RIAD5407) plus Other Noninterest Income (RIAD5408). Note title no longer includes the description: (Inc Intangibles).

Total Non interest Income

Year-to-date all other Non interest income.

Personnel Expense

Year-to-date Salaries and Employee Benefits, from schedule RI (RIAD4135)

Occupancy Expense

Year-to-date expenses of Premises and Fixed assets (net of rental income), from schedule RI (RIAD4217).

Goodwill Impairment

From March 31, 2002 forward includes information from schedule RI Goodwill Impairment Losses (RIADC216).

Other Intangible Amortization

From March 31, 2002 forward includes information from schedule RI Amortization Expense and Impairment Losses for Other Intangible Assets (RIADC232)

Other Operating Expense

From March 31, 2002 forward includes information from schedule RI Other Noninterest Expense (RIAD4092). From March 31, 2001 to December 31, 2001 includes Amortization of Intangible Assets (RIAD4531) and Other Noninterest Expense (RIAD4092). From December 31, 2001 and prior includes Other Noninterest Expense (RIAD4092). Note that for those quarters Amortization of Intangible Assets was reported as a part of Other Noninterest Expense.

Total Overhead Expense

Sum of personnel, occupancy, goodwill impairment, other intangible amortization and other operating expense.

Related Items

This UBPR page also presents the

following items related to bank overhead:

Domestic Banking Offices (#)

The number of domestic banking offices (including the “main” office) in operation on the reporting date.

Foreign Branches (#)

NA appears at this caption for banks that do not have foreign offices, International banking facilities (IBFs) are not included in this item.

Assets per Domestic Office

Average domestic assets divided by the number of domestic banking offices, expressed in thousands of dollars per office.

Percent of Average Assets

Non interest expenses as reported in the Report of Income divided by year-to-date average assets. See previous section for individual Non interest expense item definitions. Ratios in this section are annualized for interim periods. See Section II, Technical Information for further information.

Personnel Expense

Occupancy Expense

Other Oper Exp (Including Intangibles)

Total Overhead Expense

Overhead Less Non-Interest Income

Other Income/Expense Ratios

These ratios present an additional analysis on a per employee base and the marginal tax rate (RIADB496).

Efficiency Ratio

Total Overhead Expense expressed as a percentage of Net Interest Income (TE) plus Noninterest Income. See definitions on UBPR page 2 for specific components.

Average Personnel Expense per Employee (Thousands)

The average salary (including benefits) per employee expressed in thousands of dollars (\$). For example, 21.35=\$21,350 average salary (including benefits) per employee per year.

Average Assets per Employee (Millions)

Average assets divided by the number of full-time equivalent employee on the payroll at the end of the period. Result is shown in millions of dollars.

Yield On or Cost of:

This section presents yield or cost ratios for various assets and liabilities. Note that all yields and rates are annualized and those averages are year-to-date averages. See Section II for descriptions of annualizing and averaging methods. Yields on individual loan categories are not calculated for banks with assets below \$25M because of data limitations. Yields and costs (rates) use averages from Report of Condition, Schedule RC-K whenever the data is reported.

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.

Total Loans or 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

Interest and fees on credit card plans divided by average 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 trading 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. Treas-

sury 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 nontransaction accounts and time deposits) divided by the average of such deposits. For quarters prior to March 31, 2001 excludes MMDA's.

Time Dep of \$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.

Foreign Office Deposits

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.