



A User's Guide for the Uniform Bank Performance Report

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Introduction

The Uniform Bank Performance Report (UBPR) is an analytical tool created for bank supervisory, examination, and bank management purposes. In a concise format, it shows the impact of management decisions and economic conditions on a bank's performance and balance-sheet composition. The performance and composition data contained in the report can be used as an aid in evaluating the adequacy of earnings, liquidity, capital, asset and liability management, and growth management. Bankers and examiners alike can use this report to further their understanding of a bank's financial condition and through such understanding perform their duties more effectively.

The UBPR is now available online at no charge at WWW.FFIEC.GOV. A UBPR for any bank in the country may be viewed online, printed or downloaded. The site includes 5 years of history including all intermediate quarters.

A UBPR is produced for each commercial bank in the United States that is supervised by the Board of Govern-

ors of the Federal Reserve System, Federal Deposit Insurance Corporation, or the Office of the Comptroller of the Currency. UBPRs are produced for FDIC insured savings banks also. The report is computer-generated from a data base derived from public and nonpublic sources. It contains several years' worth of data, which are updated quarterly. Those data are presented in the form of ratios, percentages, and dollar amounts computed mainly from Reports of Condition and Income submitted by the bank. Each UBPR also contains corresponding average data for the bank's peer group and percentile rankings for most ratios. The UBPR therefore permits evaluation of a bank's current condition, trends in its financial performance, and comparisons with the performance of its peer group.

In addition to the individual bank report, the following is also available:

- A Peer Group report, which presents all peer averages
- A State Average Report, which presents ratio, averages within States
- A Distribution report is also produced using the peer groupings in the state average and peer group average reports. Selected percentile values are displayed for individual ratios to provide additional insight into the range of bank performance that comprises an average.
- UBPR data tapes, which present all types of UBPR data in bulk format on magnetic tape.

This user's guide contains basic guidelines for using the UBPR, including a suggested method of analyzing the report, technical information, and ratio definitions. The UBPR, related statistical reports and the User's Guide are available on line at no charge via FFIEC Website, (FFIEC.Gov) Questions relating to details in this guide may be addressed to the Coordinator for Uniform Performance Reports, Federal

Financial Institutions Examination Council, Washington, DC. See the Title Page for the complete address.

Summary of Changes to the 2002 UBPR

This information will serve to alert users to several changes that have occurred to the UBPR since the last distribution of the UBPR Users Guide. Where whole pages have been added the user will be referred to the appropriate section of the guide.

Delivery of the Users Guide

The Users Guide will continue to be made available to all users through the FFIEC website as a series of PDF files. Printed copies of the guide will not be provided.

Peer Groups

Added a new peer group for bankers banks. Peer groups were divided into two main categories: Primary and Supplemental. See section II for details.

Page 7

Memo: LOANS HELD FOR SALE WRITEDOWN—Added a new item to page.

Page 11a

Total Equity Capital Adjusted—Revised the calculation to include the adjustment for financial subsidiaries.

Net Tier One—Revised the calculation to include the adjustment for financial subsidiaries.

Other Tier Two Capital Components—Added a new item.

Tier Three and Financial Subsidiary Adjustment—Added a new item that combines tier three capital and the adjustment for financial subsidiaries.

Total Risk Based Capital—Revised to include the adjustment for financial subsidiaries.

Market Risk Equivalent Assets and Financial Subsidiary Adjustment—Added a new item that combines market risk equivalent assets and the adjustment for financial subsidiaries.

Total Risk Weighted Assets—Revised to include the adjustment for financial subsidiaries.

Pages 13, 13A and 13B Securitization and Asset Sale Activities

Added three pages to take advantage of new data reported on call schedule RC-S. This information is available for all banks and was first reported on the June 30, 2001 call report. Bank information is presented in dollar and percentage formats. See Section III for details.

Trust Pages 1 and 1A

Added two pages to take advantage of new information on fiduciary activities as reported on call schedule RC-T. Bank information is presented in dollar and percentage format along with comparable peer group data. See Section III for details.

Section I: Using the Uniform Bank Performance Report for Financial Analysis

Summary

The Uniform Bank Performance Report is designed to be used by bank examiners and bank management evaluating the financial condition of banks. By analyzing the data contained in the UBPR, the user can obtain an overall picture of the bank's financial health and can discover conditions that might require further analysis and investigation. The UBPR is not designed to replace on-site examination or investigations but to supplement present examination procedures. It also functions as a common point of financial analysis between regulator and banker and can be useful as a part of a bank's own internal bank process. The UBPR presents three types of data for use in the financial analysis of a bank: (1) the bank's data, (2) data for a peer group of banks similar in size and economic environment, and (3) percentile rankings. A thorough understanding of those data groups and their interrelationships and limitations is essential in order to use the UBPR effectively. As a general rule, any analysis should compare the bank to its peer group, consider the bank's trends over time, and also be aware of trends and changes in peer group averages. This user's guide does not present detailed in-depth instructions on ratio analysis, nor does it assign particular value to individual ratios or groups of ratios. Rather, it simply summarizes one way of using the UBPR for analysis; other approaches may be equally effective. Its primary purpose is to explain the calculations of individual ratios.

Availability

All Uniform Bank Performance Reports and related information are distributed online through the FFIEC

website www.ffiec.gov. First select Uniform Bank Performance Reports (UBPR) under Quick Links on the FFIEC website. That selection will take you to the Reports—Uniform Bank Performance Report section of the website.

Uniform Bank Performance Reports —

Select Search for a Uniform Bank Performance Report

To identify a bank enter the FDIC certificate number OR enter the name or one or more of the geographic criteria. For example just entering Los Angeles and California will return a list of all banks in Los Angeles, California.

All Statistical Reports—

Select All Statistical Reports

This section lists all reports available in the online UBPR system. Then choose from the following list of special reports.

Uniform Bank Performance Report—See above.

Bank List Report—This report provides a list of banks by peer group. The list includes core information such as location, assets and net income and it may be resorted by several criteria. An individual bank's UBPR may be accessed directly from the list by clicking on the certificate number.

Peer Group Data Report—This report displays all UBPR ratios averaged by peer group in UBPR format. All peer groups are available.

Peer Group Distribution Report—This report provides a distribution or range of values for all ratios that appear in the UBPR by peer group.

This report can provide valuable insight into the population of banks that are used to calculate peer average data that appears in the UBPR. For example the UBPR calculates a trimmed average ROA for the peer group 9 of 1.18%. Peer group nine is made up of 339 banks with net income to average assets (ROA) that ranges from -2.24% at the first percentile to 5.51% at the 99th percentile. The report displays ratio distribution data in UBPR page format.

State Average Report—Provides summary UBPR ratio data and selected aggregate information averaged by state. A further breakdown of average statistical data is provided by asset size. The information is provided for all states and territories in UBPR format.

State Distribution Report—This report provides a distribution or range of values for all ratios that appear in the state average report. As with the peer group distribution report this report can provide valuable insight into the population of banks used to calculate state average data.

Analytical Considerations

Effective use of the UBPR entails consideration of the level and trend of individual ratios and the interrelationship among related ratios. No single ratio, percentile ranking, or trend is indicative of a bank's condition. Each bank has its own unique operating characteristics that affect both its balance-sheet composition and its income stream. A given bank may be above or below the peer group average for a given ratio, however that information must be considered in combination with other related facts including other UBPR data before its importance can be determined.

For example, if a bank's net interest income (TE) to average assets (UBPR page 01) is 3.03 percent compared with the peer group average of 3.96 percent, placing it in the 15th percentile, the bank may appear to be having profit-margin difficulties. However, if the bank's temporary investments (UBPR page 10) are 49 percent of average assets compared with the peer-group average of 17 percent and its volatile liabilities are 43 percent of average assets compared with 19 percent for the peer group, it can be concluded that the bank's assets and liability composition is substantially different from that of its peers. Thus, a lower net interest income (TE) to average assets ratio may be normal and proper, as would be a lower overhead expense to average assets ratio. Dependence on large time deposits and federal-funds purchased in short-term investments normally produces narrower profit margins and does not require as large a building, staff, or operating budget as engaging more heavily in retail activities.

However, overhead expenses that are not well below the peer group mean for such a bank could be cause for concern, because of the potential effect on earnings. As the above example demonstrates, differences in assets and liability composition must be taken into consideration in order to properly interpret percentile rankings and ratio variations between the bank and its peer group. By employing percentile rankings and peer-group data as general guides or points of reference, rather than as strict bench marks, and by being aware of the interrelationship between the bank's balance sheet and its income statement, analysis may focus on those areas of a bank's operation that merit concern, thus providing a more complete understanding of the entire bank.

Method of Review

The introductory page of the UBPR describes the bank's current peer group and the name and address of its holding company, if applicable. The primary financial analysis begins on UBPR page 01 with a review of summary ratios.

The Summary Ratios page (Page 01) presents the bank's average assets and net income in dollars; performance ratios, asset and liability management data, capital ratios, and growth rates. It also shows percentile rankings and peer-group averages. This page provides direction for analysis of the other sections of the report. After the summary ratios section has been analyzed, the bank's earnings section can be evaluated using a "Decision Tree" analysis approach. Note that the UBPR is organized so that ratios on page one are supported by details on subsequent pages. This approach is an attempt to explore how ratios are interrelated and how one ratio can affect other ratios, thus allowing the analyst to trace the source of a particular performance characteristic to its root cause.

For example, the interplay of rates earned on assets or paid on liabilities and the volume or mix of such assets and liabilities is segregated in the decision tree analysis.

Each component of a ratio and of each succeeding ratio can be determined by referring to Section III, where the method of calculating each ratio is explained. Exhibit I-1 charts the systematic process a user might follow in analyzing a bank's net income to average assets ratio.

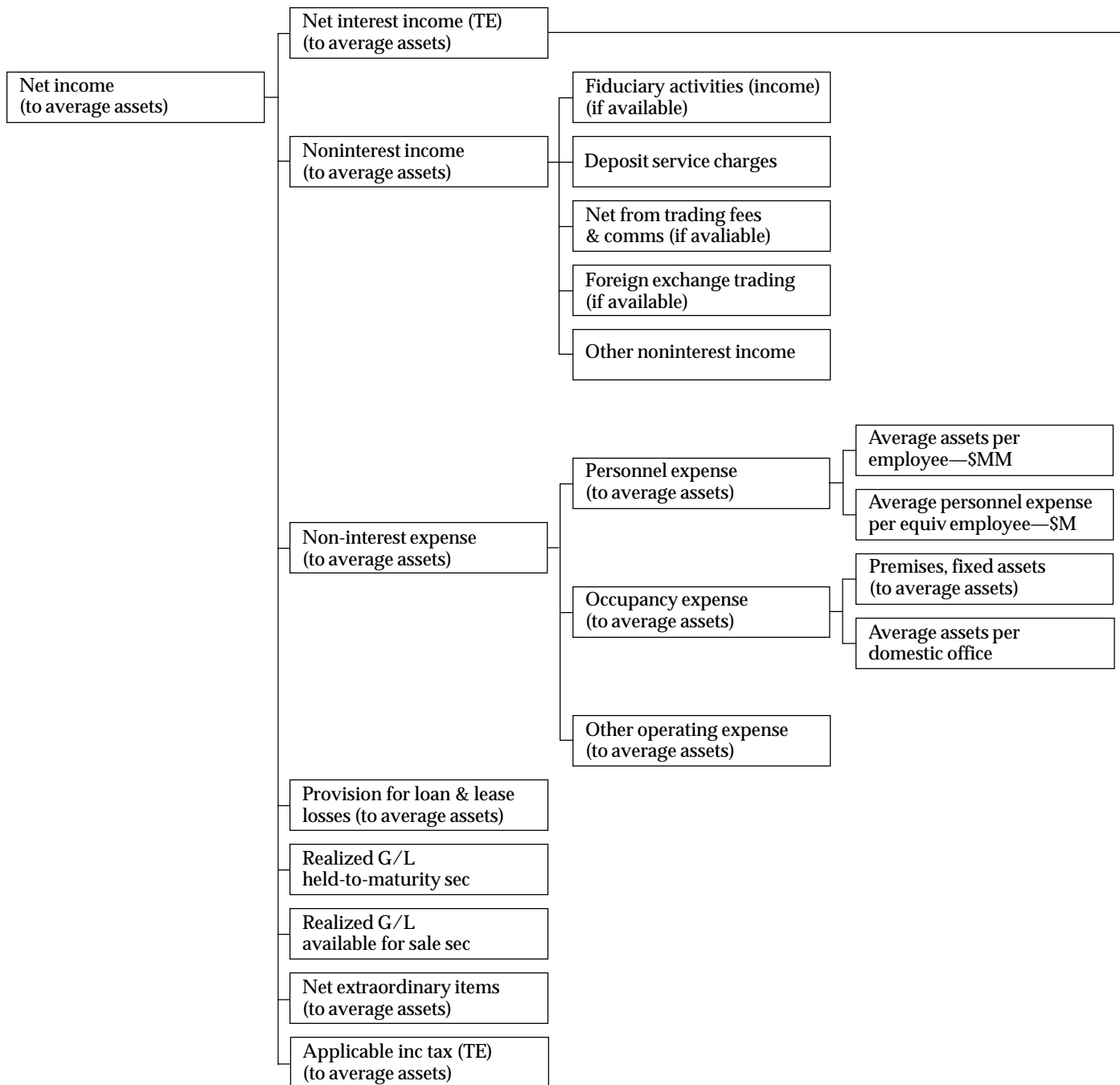
Rather than trace each earning component separately, the analyst may review the earnings page in sequence to analyze the trend and interrela-

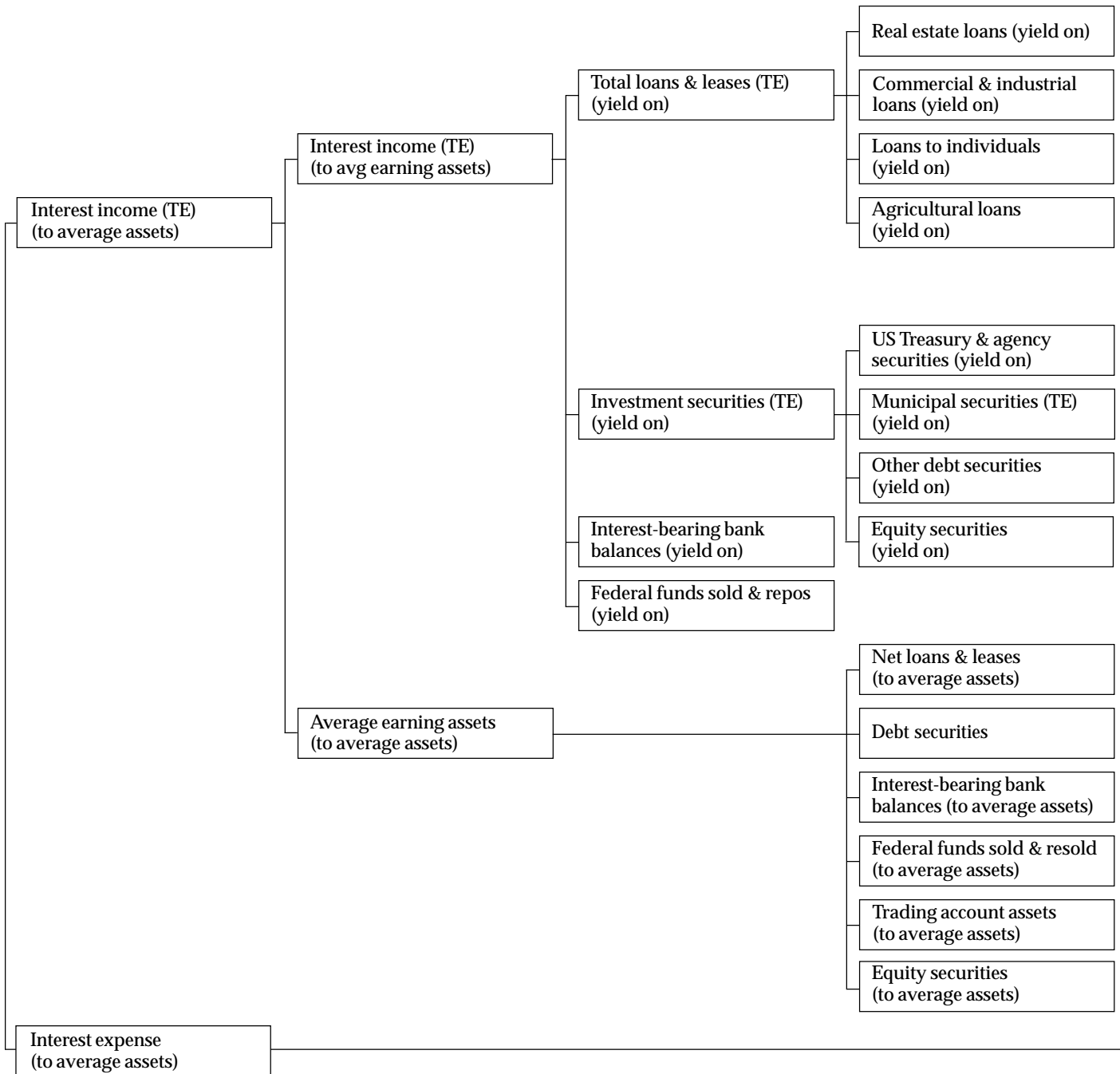
tionships of these components while tracing their causes. Concurrently, the analyst may identify conditions that may be cause for concern and find corroborative evidence of conditions noted during the review of the summary ratios. This method allows for an orderly progression of thought and helps the analyst develop a perception of the bank as a whole.

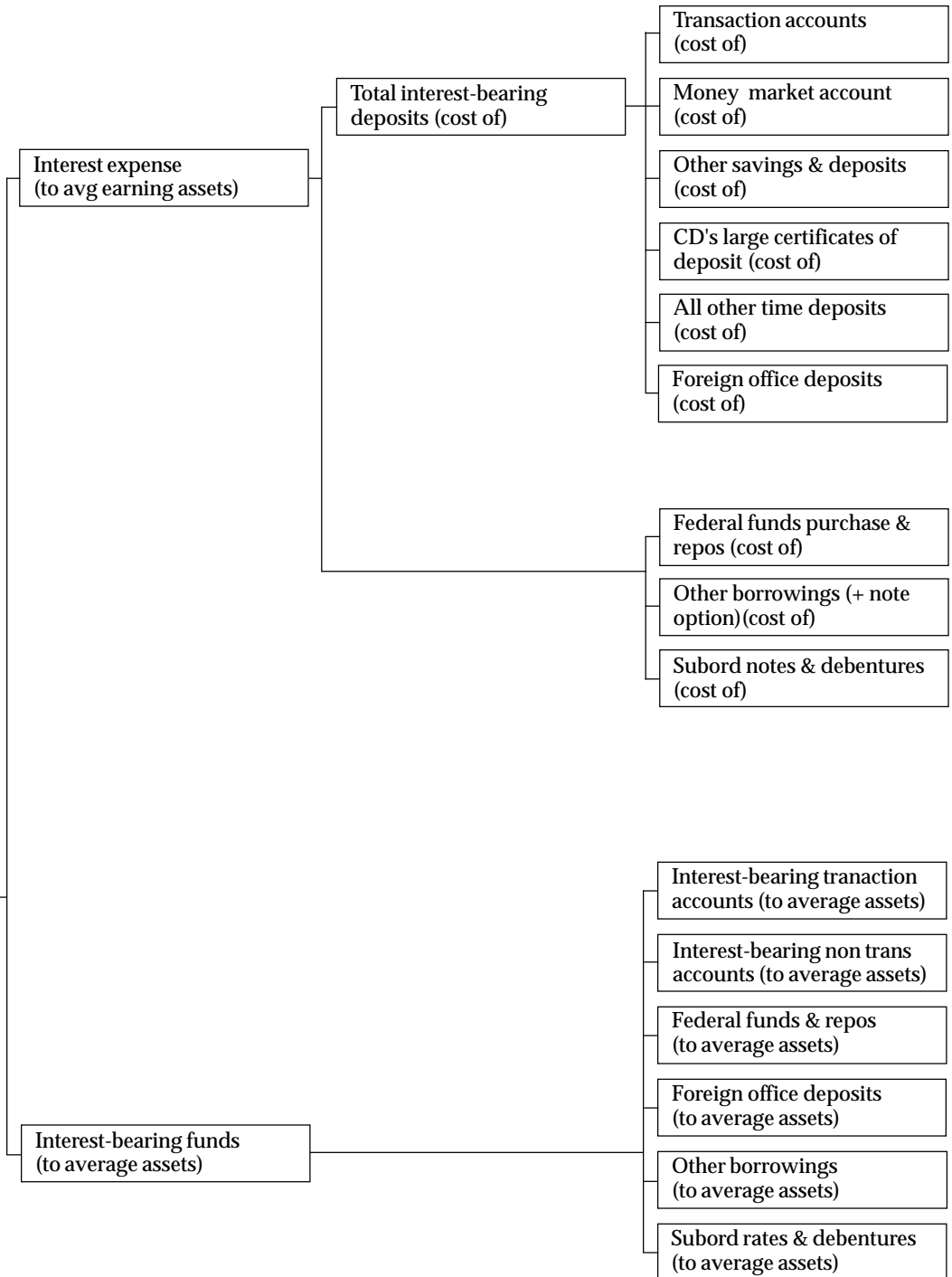
This method of page-by-page review may be extended to the other sections of the UBPR. After completing the review of the last page of the report, the user should have a relatively comprehensive overview of the bank's financial condition and, possibly, a list of causes for concern that warrant further inquiry.

Using Peer Group, State Average and Distribution Reports

The UBPR Peer Group Report and State Average Report present ratio averages for peer groups and States, respectively. These reports are used to analyze conditions and trends in these banking industry groups. The group averages do not constitute normative or ideal values, nor does a group's set of averages necessarily constitute the typical financial structure of banks in that group. Each average stands by itself as a typical measure or middle point for that ratio within that group. Similarly, the distribution reports, which show several percentiles values for UBPR ratios are designed to show the range of values that compose a given average. As such, they provide additional support to the argument that the averages represent a middle point and that most banks will fall on either side of that average. See Section II for technical considerations regarding averages.







Section II: Technical Information

Banks Covered

The Uniform Bank Performance Report covers all insured commercial banks and FDIC-Supervised Savings Banks, which may be categorized according to their charter types and primary regulatory agencies:

- National banks, which are regulated by the Office of the Comptroller of the Currency
- State-chartered banks which are members of the Federal Reserve System, regulated by the Federal Reserve Board
- State-chartered banks that are not members of the Federal Reserve System, and are regulated by the Federal Deposit Insurance Corporation
- FDIC-Supervised savings banks which are regulated by the FDIC.

Sources of UBPR Data

The source of all bank financial data in the UBPR is the Report of Condition and Report of Income, (Call Reports), and filed quarterly by each insured bank. These Call Reports differ somewhat between banks in amount of detail, depending on the characteristics of the banks. The following “report type” designations refer to the FFIEC form numbers on different Call Reports:

From March 31, 2001 forward:

- 031 Reporters: all banks with domestic and foreign offices
- 041 Reporters: all banks with domestic offices

From December 31, 2000 back:

- 031 Reporters: all banks with domestic and foreign offices
- 032 Reporters: all banks with domestic offices only with assets of \$300 million or more

- 033 Reporters: all banks with domestic offices only and with assets of \$100 million or more but less than \$300 million
- 034 Reporters: all banks with domestic offices only and with assets of less than \$100 million

The UBPR also uses various items of bank “structure” data from agency files, to categorize banks or to gather additional information. Such items of information include:

- bank name and address
- number of offices
- established date
- whether located in a Metropolitan Statistical Area
- holding company identification
- occurrences of bank mergers

Format and Content

Each Uniform Bank Performance Report presents pages of bank financial data organized into: (1) summary ratios, (2) income information and (3) balance sheet information. These different formats are illustrated in Appendix A of this user guide. Also, the source items and calculations used for some UBPR items may vary depending on Call Report type, bank class, or other factors. The items and calculations are discussed in Section III.

Primary Peer Group Criteria

Banks are assigned to one primary peer group to permit average ratios to be calculated. Most banks are assigned to one of the primary insured commercial bank peer groups. In addition several primary line-of-business peer groups have been established because of the

unique operating characteristics of some institutions. Those groups include Savings Bank, Credit Card Specialty, Bankers Bank peer groups. Peer-group data are included in the UBPR to show the average performance of a group of banks with similar characteristics. This information can be used as a benchmark against which an individual bank’s asset and liability structure and earnings may be measured. Users should note that primary peer group data appears on pages 1, 3, 5, 6, 7, 8, 9, 10, 11, 12 and 13. See section III for definitions of individual ratios.

Insured Commercial Bank Peer Groups

Over 7,800 banks are assigned to one of 25 primary insured commercial bank peer groups. Peer groups are defined by up to three criteria as described in the table below. Banks are first grouped by asset size using 90 day average assets from call report schedule RC-K. This asset-based grouping applies to all peer groups and is reviewed quarterly. Smaller asset groups are further divided by the number of full service branches. The number of full service branches is gathered from the annual Summary of Deposits filed with the FDIC. Those groupings are subdivided again by whether a bank is located in a metropolitan area or not. A metropolitan area is a Metropolitan Statistical Area (MSA) as defined by a federal agency, the Office of Management and Budget (OMB).

This structure is used to develop average or composite ratios by peer group. Because similar sized banks operating under similar conditions are compared, the peer group ratios provide a useful benchmark of performance. Consistent differences in peer group performance are apparent over time. For example, the average non-branch bank in a non-met-

Insured Commercial Bank Peer Group Descriptions

Peer Group Number	Average Assets for Latest Quarter	Number of Banking Offices	Location
1	In excess of \$10 billion	-	-
2	Between \$3 billion and \$10 billion	-	-
3	Between \$1 billion and \$3 billion	-	-
4	Between \$500 million and \$1 billion	-	-
5	Between \$300 million and \$500 million	3 or more	-
6	Between \$300 million and \$500 million	2 or fewer	-
7	Between \$100 million and \$300 million	3 or more	Metropolitan area
8	Between \$100 million and \$300 million	3 or more	Non-metropolitan area
9	Between \$100 million and \$300 million	2 or fewer	Metropolitan area
10	Between \$100 million and \$300 million	2 or fewer	Non-metropolitan area
11	Between \$50 million and \$100 million	3 or more	Metropolitan area
12	Between \$50 million and \$100 million	3 or more	Non-metropolitan area
13	Between \$50 million and \$100 million	2 or fewer	Metropolitan area
14	Between \$50 million and \$100 million	2 or fewer	Non-metropolitan area
15	Between \$25 million and \$50 million	2 or more	Metropolitan area
16	Between \$25 million and \$50 million	2 or more	Non-metropolitan area
17	Between \$25 million and \$50 million	1	Metropolitan area
18	Between \$25 million and \$50 million	1	Non-metropolitan area
19	Between \$10 million and \$25 million	2 or more	Metropolitan area
20	Between \$10 million and \$25 million	2 or more	Non-metropolitan area
21	Between \$10 million and \$25 million	1	Metropolitan area
22	Between \$10 million and \$25 million	1	Non-metropolitan area
23	Less than or equal to \$10 million	-	Metropolitan area
24	Less than or equal to \$10 million	-	Non-metropolitan area
25	Were established within the last three years, and have assets less than or equal to \$50 million		

ropolitan area tends to have lower overhead, lower non-interest income, higher profitability and higher capital ratios than similar sized branch banks located metropolitan areas.

FDIC Insured Savings Banks

Over 500 FDIC Insured Savings banks are assigned to one of four primary asset based peer groups as defined in the table below. Banks are grouped

FDIC Insured Savings Banks Peer Group Descriptions

(Includes FDIC insured savings banks with the following characteristics:)

Peer Group Number	Assets*
101	In excess of \$1 billion
102	Between \$300 million and \$1 billion
103	Between \$100 million and \$300 million
104	Less than \$100 million

*Asset figure used is latest quarterly average assets (from the FFIEC call report Schedule RC-K).

by asset size using 90 day average assets from call report schedule RC-K. This asset-based grouping applies to all peer groups and is reviewed quarterly. Savings banks continue to exhibit consistent differences in performance when compared to insured commercial banks. As a consequence this peer group comparison has proved to be useful.

Credit Card Specialty Banks

Approximately 39 banks are assigned to one of three primary credit card specialty peer groups based on asset size. Banks are grouped by asset size using 90 day average assets from call report schedule RC-K. This asset-based grouping applies to all peer groups and is reviewed quarterly. Banks that exhibit both of the following characteristics are considered to be a specialized credit card lender.

1. Credit Card Loans plus Securitized and Sold Credit Cards divided by Total Loans plus Securitized and Sold Credit Cards exceeds 50%.

2. Total Loans plus Securitized and Sold Credit Card divided by Total Assets plus Securitized and Sold Credit Cards exceeds 50%.

Credit card specialty banks are by definition focused on one type of lending. As a consequence many appear as outliers when compared to traditional benchmarks of performance. Credit card specialty banks exhibit very high non-interest income, non-interest expense, interest margins, loan loss provisions and profitability when compared to traditional commercial or savings banks. As a consequence this specialized peer group analysis has proven to be especially useful as a benchmark for reviewing such banks.

Credit Card Specialty Banks

(Includes insured commercial and savings banks with the following characteristics:)

Peer Group Number	Assets*
201	In excess of \$3 billion
202	Between \$1 billion and \$3 billion
203	Less than \$1 billion

* Asset figure used is latest quarterly average assets (from the FFIEC call report Schedule RC-K).

Bankers Banks

Eighteen banks have been assigned to the primary bankers bank peer group. Bankers banks are a unique type of financial institution that provide services to other banks, bankers and bank directors. They do not provide any banking services to the general public. Because bankers banks are highly specialized institutions, many appear as outliers when compared to traditional measures of balance sheet structure and other forms of comparison. As a consequence the bankers bank peer group data has proven to be an especially useful as a tool for analyzing bankers banks.

Bankers Banks Peer Group Description

Peer Group Number	Description
301	All Bankers Banks

Supplemental Peer Groups

The UBPR also groups banks into two separate supplemental peer groups. Selected ratios are then averaged. This analysis is provided as an enhancement to the primary peer group analysis available for all banks.

Fiduciary Peer Groups

Trust pages 1 and 1A include peer group display peer average data for banks engaged in fiduciary activities. For the purposes of these two pages, banks are compared to peer group data that is computed using supplemental peer group definitions. Banks continue to be compared to a primary peer group on all other pages of the UBPR.

Over 1,800 Commercial and FDIC Insured Savings Banks engaged in fiduciary activities have been assigned to one of six supplemental trust peer groups. Banks are grouped by total fiduciary assets (managed and non-managed) as reported on schedule RC-T. This grouping is reviewed quarterly.

Data from schedule RC-T is available from December 31, 2001 forward, however several reporting limitations apply. Depending on asset size and the percentage of trust and related revenue to total income, an individual institution may be required to report certain items quar-

Fiduciary Peer Group Descriptions

(Includes insured commercial and savings banks with the following characteristics:)

Peer Group Number	Total Fiduciary Assets*
TRST301	In excess of \$100 billion
TRST302	Between \$10 billion and \$100 billion
TRST303	Between \$1 billion and \$10 billion
TRST304	Between \$500 million and \$1 billion
TRST305	Between \$100 million and \$500 million
TRST306	Less than \$100 million

*Asset figure used are latest total for managed and non-managed fiduciary assets from the FFIEC call report Schedule RC-T.

terly, annually or not at all. As a consequence peer group data for interim quarters may be based on a much smaller population of banks than year-end data. Please see instructions for the report of condition and income on www.ffiec.gov for details. Because information on fiduciary income and expense is considered confidential, only peer group data for those items will appear on the public UBPR website. See section III for definitions of individual ratios.

State Average Peer Groups

The State Average Page (STAVG) is displayed for all banks as a part of the online UBPR. While it does not display individual bank data, it does provide averages of selected performance and balance sheet data for banks within in the state. Additionally, the same performance and balance sheet data is sub-divided into three asset categories. The state average page is provided as a supplement to the primary peer group data discussed above.

Computing Peer-Group Averages

Peer group averages shown in the UBPR are a trimmed average of the ratios for individual banks. The peer group average for a given ratio is trimmed or adjusted to eliminate the effect of outliers or banks above the 95th and below the 5th percentile. The resulting average in most cases is very close to the median or midpoint value for a given group of banks. Thus the peer group average could be thought of as representing the performance of the bank-in-the-middle for a specific ratio. It should be noted that the group of banks averaged for one ratio will differ from that used in other ratios. This occurs because the top and bottom 5% of banks designated as outliers will change from ratio to ratio. Consequently averages for separate ratios cannot be added or otherwise combined. The resulting

peer group ratios are very stable over time and are not influenced by outlier banks.

As an example the trimmed average Return on Assets (ROA) for peer group 3 was 1.26%. The 180 banks in peer 3 have an ROA that ranges from -1.60% to 6.35%. After sorting the banks from highest to lowest ROA, eighteen banks were identified as being in the top and bottom 5% and excluded from the group of banks to be averaged.

When an item is reported by only a small group of banks within a peer group, an insufficient number of valid observations can distort peer-group data. To minimize this problem, a floor has been set for the minimum number of ratio values that may be used to calculate the peer-group average. If fewer than five ratio values are available to compute the peer-group figure, a double number sign (##) is displayed rather than the value.

Percentile Rankings

Percentile rankings (PCT) are presented to the right of most of the individual and peer group ratios. The percentile ranking is the position or ranking of one bank relative to all others within the peer group for a given ratio. Thus, if a bank is at the 80th percentile for the tier one leverage ratio, it may be said that 20% of the banks in the peer group have a leverage ratio that is higher and 80% have a lower ratio. A high or low percentile ranking is a simple statement of statistical fact; it does not imply a good, bad, satisfactory, or unsatisfactory condition. However, when analyzed within the context of other related data, an opinion can be formed about the potential relevance of a high or low percentile ranking to an individual bank's financial condition and performance.

Please note that unlike the peer group average methodology discussed above, all banks within the peer group are included in the percentile ranking.

Computations and Adjustments

Calculating Asset and Liability Averages

The UBPR uses three different methodologies for calculating averages.

The first type of average is a cumulative or year-to-date average of the one quarter averages for assets and liabilities reported in call schedule RC-K. The resulting year-to-date averages are used as the denominator in earnings ratios, yield and rate calculations found on pages 1 and 3 of the UBPR. As an example, the average assets used for page 1 earnings analysis in the September 30th UBPR would reflect an average of the quarterly average assets reported in March, June and September of the current year.

The second type of average is a year-to-date average of end-of-period balances reported on Schedules RC, RC-B, RC-C and RC-E from the beginning of the year forward. To provide an accurate average, the asset or liability balance at the prior year-end is also included. Averages calculated in this manner are used to determine the percentage composition of assets and liabilities on page 6 as well as selected ratios on page 7.

For example, the September 30th year-to-date average total loans is composed of the spot balances for total loans from call schedule RC-C for the prior December, and current March, June and September divided by 4.

The final type of average uses one quarter average data from schedule RC-K. These averages are as the denominator in the one-quarter-annualized-income-analysis on page 12.

Thus, average assets used in the September 30 UBPR analysis of net income on page 12 would include the quarterly average assets from schedule RC-K for September. That average is divided into the annualized one quarter income or expense item.

Annualization of Ratios Using Interim-Period Report-of-Income-Data

The dollar amounts displayed for most income and expense items in the UBPR are shown for the year-to-date period. However, to allow comparison of ratios between quarters, income and expense and related data used in ratios on pages 1, 3 and 7 are annualized for interim reporting periods. Thus, the income or expense item is multiplied by the indicated factor listed below before dividing it by the corresponding asset or liability. All income and expense items on page 12 represent the results for one quarter and are annualized by a factor of 4.

Income and expense information for four quarters is not annualized. Since the year-end UBPR represents a full fiscal year, that data does not have to be annualized. The UBPR annualization factors are:

March	4.0
June	2.0
September	1.3333

Missing Data or Extreme Ratio Values

When data is missing from an individual calculation the UBPR will display NA.

When a ratio exceeds 999 or is less than -999 then + ## or - ## will be displayed respectively.

If there are an insufficient number of banks (observations) to permit calculation of a valid average ratio for peer group analysis, NA will appear.

Subchapter S Adjustments

For banks that elect Subchapter S status for income taxes, the UBPR adjusts after tax earnings used in Net Income as % of Average Assets (ROA). This adjustment is performed to improve the comparability of those income between banks that are taxed at the corporation level (non S Corp.

banks) and those that have shifted income taxation to the shareholder level (S corp. Banks). Dollar data displayed in the UBPR is **not** adjusted. In essence an estimated tax is substituted for any reported taxes then deducted from income.

After tax earnings is adjusted as follows:

Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes plus non-deductible interest expense to carry tax exempt securities less tax exempt income from securities issued by states and political subdivisions, less tax exempt income from leases, less tax exempt income from other obligations of states and political subdivisions. (See appendix A-3 for tax table)

Net Income adjusted for Subchapter S: Net Income plus applicable income taxes less estimated income taxes.

Tax Equivalency

Virtually all banks have some income that is exempt from federal or state taxes. The tax benefit derived from this tax-exempt income is a significant element in determining the true return on investment. Banks may differ both in the amount of tax-exempt assets held and in their ability to use tax-exempt income. In order to reduce distortions and allow meaningful comparisons of different banks' income (and of a single bank's income at different times), the tax benefit is added to book operating income so that pretax income figures for all banks are presented on a tax-equivalent basis. The tax benefits from municipal loans, leases, and municipal securities are used in the UBPR to compute the tax-equivalent income. Because interest income from these obligations is normally the largest component of tax exempt income for commercial banks, the adjustments made using this data normally produce a close approximation of the true tax-equivalent position. In essence the UBPR tax equivalent

adjustment “grosses up” tax exempt income so that it approximates taxable income.

The tax-equivalency adjustment in the UBPR follows this general procedure:

- Determine the amount of tax-exempt income available for tax benefit: If pretax taxable income exceeds tax-exempt income, then all of the tax-exempt income results in tax benefit. In all other cases, taxable income and tax credits may be used to determine what amount, if any, of the tax-exempt income produces tax benefit.
- Estimate the tax benefit: Income tax rates are used to determine what proportion of the available tax-exempt income is to be used as the estimated tax benefit.
- Apply tax benefit to earnings: The total tax benefit is allocated to securities and loans & leases. These estimated tax benefits are then added to pretax income for UBPR purposes.

The computed tax-equivalent adjustment is also added to applicable income taxes to balance the UBPR’s income and expenses presentation.

For purposes of the UBPR income and expense presentation, the tax-equivalency adjustment is divided into two portions: (1) the amount of currently usable tax benefit (current tax-equivalent adjustment) and (2) the amount derived from carrying back losses to prior years (other tax-equivalent adjustments).

By adding the tax benefit on tax-exempt assets to both book operating income and applicable income taxes, the net (after-tax) income reported by the bank remains unaffected. Adding the tax-equivalent adjustments to income makes the pretax income figures for all banks comparable.

A Tax-Equivalency Worksheet is provided in appendix A of this guide to enable the user to replicate the UBPR tax-equivalent adjustment.

Mergers

Merger activity occurs frequently among insured commercial banks. The UBPR does not attempt to make a historical adjustment to restate information prior to the date of a merger.

The UBPR does attempt to minimize the effects of a merger on year-to-date profitability, yield and rate calculations (pages 1 and 3) after a significant merger. A significant merger is one where asset growth exceeds 25%. When a significant merger is encountered all profitability, yield and rate calculations are adjusted to include only average assets and liabilities reported after the merger. Pre-merger asset data is ignored in the year of the merger. However, income and expense data is used as reported without adjustment.

The UBPR adjusts 1 quarter annualized earnings ratios on page 12 when pushdown accounting is indicated. The adjustment applies only to income and expense data. Average asset and liability data is not adjusted because it applies only to one quarter. When pushdown accounting is indicated the UBPR does not subtract prior from current income or expense items to develop data for one quarter. Instead the income or expense item is annualized as reported.

Finally, the UBPR will flag the occurrence of a merger with a footnote on page 1.

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

	09/30/2002			09/30/2001			12/31/2001			12/31/2000		12/31/1999	
AVERAGE ASSETS (\$000)	361,714			338,622			342,776			307,959		251,249	
NET INCOME (\$000)	3,467			2,519			3,733			3,173		3,351	
NUMBER OF BANKS IN PEER GROUP	467			443			469			403		845	
EARNINGS AND PROFITABILITY	BANK	PEER5	PCT	BANK	PEER5	PCT	BANK	PEER5	PCT	BANK	PEER5	BANK	PEER8
PERCENT OF AVERAGE ASSETS:													
INTEREST INCOME (TE)	6.01	6.33	25	7.05	7.49	18	6.96	7.29	25	6.69	7.88	6.98	7.56
- INTEREST EXPENSE	1.99	2.17	37	3.25	3.46	36	3.03	3.24	35	3.01	3.69	2.82	3.33
NET INTEREST INCOME (TE)	4.03	4.16	42	3.79	4.01	37	3.93	4.04	43	3.68	4.18	4.17	4.24
+ NONINTEREST INCOME	1.47	0.96	83	1.35	0.96	79	1.35	0.95	79	1.15	0.91	1.31	0.74
- NONINTEREST EXPENSE	3.50	3.02	75	3.67	3.04	78	3.64	3.02	77	3.30	3.05	3.43	2.95
- PROVISION: LOAN&LEASE LOSSES	0.10	0.23	23	0.09	0.20	23	0.09	0.24	20	0.12	0.21	0.08	0.17
= PRETAX OPERATING INCOME (TE)	1.89	1.88	49	1.39	1.75	29	1.56	1.73	39	1.40	1.85	1.98	1.85
+ REALIZED GAINS/LOSSES SEC	0.01	0.02	60	-0.01	0.03	4	0.00	0.03	48	0.00	0.00	-0.01	0.00
= PRETAX NET OPERATING INC (TE)	1.90	1.92	47	1.37	1.79	25	1.56	1.78	35	1.40	1.84	1.97	1.85
NET OPERATING INCOME	1.28	1.29	51	0.99	1.19	34	1.09	1.18	44	1.03	1.21	1.33	1.23
ADJUSTED NET OPERATING INCOME	1.37	1.40	49	1.04	1.27	31	1.11	1.27	37	1.10	1.30	1.41	1.30
NET INCOME ADJUSTED SUB S	1.28	1.23	N/A	0.99	1.15	N/A	1.09	1.14	N/A	1.03	1.19	1.33	1.19
NET INCOME	1.28	1.29	51	0.99	1.20	33	1.09	1.19	43	1.03	1.21	1.33	1.23
MARGIN ANALYSIS:													
AVG EARNING ASSETS TO AVG ASSETS	90.73	93.03	17	93.56	93.26	52	93.33	93.14	51	93.68	93.61	96.67	93.23
AVG INT-BEARING FUNDS TO AVG AST	80.27	79.20	53	81.51	79.31	62	80.92	79.23	59	81.32	79.03	80.25	78.32
INT INC (TE) TO AVG EARN ASSETS	6.63	6.82	36	7.53	8.03	17	7.46	7.83	26	7.14	8.42	7.23	8.12
INT EXPENSE TO AVG EARN ASSETS	2.19	2.33	40	3.48	3.71	35	3.24	3.47	34	3.21	3.95	2.91	3.58
NET INT INC-TE TO AVG EARN ASSET	4.44	4.48	50	4.05	4.31	36	4.22	4.35	42	3.93	4.47	4.31	4.55
LOAN & LEASE ANALYSIS													
NET LOSS TO AVERAGE TOTAL LN&LS	0.01	0.18	15	0.06	0.20	32	0.11	0.24	35	0.08	0.18	0.00	0.18
EARNINGS COVERAGE OF NET LOSS(X)	471.00	33.81	97	36.31	30.65	70	24.06	25.72	68	32.19	29.88	824.00	24.50
LN&LS ALLOWANCE TO NET LOSSES(X)	253.03	14.93	97	26.26	14.06	80	15.41	12.11	74	23.44	13.50	438.17	10.77
LN&LS ALLOWANCE TO TOTAL LN&LS	1.62	1.37	78	1.62	1.32	80	1.61	1.33	79	1.64	1.34	2.05	1.29
NON-CUR LN&LS TO GROSS LN&LS	1.23	0.83	73	1.36	0.78	80	0.89	0.77	63	1.83	0.67	0.42	0.70
LIQUIDITY													
NET NON CORE FUND DEPENDENCE	17.94	17.39	51	16.72	15.87	53	19.65	16.62	59	25.18	16.52	16.99	14.09
NET LOANS & LEASES TO ASSETS	58.83	66.19	25	60.81	65.76	31	59.58	65.90	27	59.31	66.24	48.93	64.06
CAPITALIZATION													
TIER ONE LEVERAGE CAPITAL	7.68	8.49	34	7.44	8.43	30	7.40	8.34	30	6.81	8.40	11.17	9.08
CASH DIVIDENDS TO NET INCOME	28.87	34.18	45	35.41	36.99	50	32.41	42.06	40	500.22	46.48	33.93	47.62
RETAIN EARN TO AVG TOTAL EQUITY	11.55	8.30	73	8.63	7.57	58	9.91	6.88	72	-56.56	6.93	8.04	6.13
RESTR+NONAC+RE ACQ TO EQCAP+ALLL	5.17	5.89	57	9.41	5.16	81	6.04	5.19	65				
GROWTH RATES													
ASSETS	9.70	11.43	51	-0.44	12.53	8	3.95	13.07	21	32.66	13.40	2.84	7.27
TIER ONE CAPITAL	13.23	11.67	66	10.26	10.34	56	10.76	11.31	57	-18.82	11.99	8.90	7.81
NET LOANS & LEASES	6.13	10.40	38	3.97	11.45	27	4.43	11.82	33	60.80	15.97	9.74	11.71
SHORT TERM INVESTMENTS	7.28	23.08	57	268.15	77.90	86	406.20	43.05	92	-30.32	98.19	-71.91	-33.71
SHORT TERM NON CORE FUNDING	-23.66	3.97	17	-52.49	12.00	2	-48.68	10.86	2	86.83	20.02	2.36	38.00
#ONE OR MORE MERGERS, CONSOLIDATIONS OR PURCHASES HAVE OCCURRED DURING THE PERIOD.													
12/31/00													

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, securities issued by state and political subdivisions, other securities, assets held in trading accounts, interest-bearing balances due from depository institutions, and federal funds sold and securities purchased under agreements to resell, divided by average assets.

Average Interest-Bearing Funds/ Average Assets

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

Interest Income (TE)/Average 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/yy was reported.

One or more mergers occurred during the period.

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

CERT #

PAGE 02

CHARTER #

COUNTY:

INCOME STATEMENT - REVENUE AND EXPENSES
(S000)

	<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>	PERCENT CHANGE 1 YEAR
INTEREST AND FEES ON LOANS	12,111	13,103	17,534	13,494	10,095	-7.57
INCOME FROM LEASE FINANCING	0	0	0	0	0	NA
TAX-EXEMPT	114	305	380	0	397	-62.62
ESTIMATED TAX BENEFIT	35	40	83	0	87	
INCOME ON LOANS & LEASES (TE)	12,146	13,143	17,617	13,494	10,182	-7.59
U S TREAS & AGENCY (EXCL MBS)	1,477	1,949	2,471	NA	NA	-24.22
MORTGAGE BACKED SECURITIES	1,462	1,616	2,096	NA	NA	-9.53
ESTIMATED TAX BENEFIT	187	73	165	58	132	
ALL OTHER SECURITIES	866	763	1,027	NA	NA	13.50
TAX EXEMPT SECURITIES INCOME	610	549	749	612	604	11.11
INVESTMT INTEREST INCOME (TE)	3,992	4,401	5,759	7,040	7,059	-9.30
INTEREST ON DUE FROM BANKS	31	30	100	42	186	3.33
INT ON FED FUNDS SOLD & RESALES	29	79	86	26	122	-63.29
TRADING ACCOUNT INCOME	0	0	0	0	0	NA
OTHER INTEREST INCOME	119	241	297	NA	NA	-50.62
TOTAL INTEREST INCOME (TE)	16,317	17,894	23,859	20,602	17,549	-8.82
INT ON DEPOSITS IN FOREIGN OFF	NA	NA	NA	NA	NA	NA
INTEREST ON TIME DEP OVER \$100M	328	450	600	535	406	-27.11
INTEREST ON ALL OTHER DEPOSITS	3,158	5,465	6,892	6,102	5,166	-42.21
INT ON FED FUNDS PURCH & REPOS	0	0	0	0	0	NA
INT TRAD LIAB & OTH BORROWINGS	1,908	2,345	2,882	2,629	1,502	-18.64
INT ON MORTGAGES & LEASES	NA	NA	NA	NA	NA	NA
INT ON SUB NOTES & DEBENTURES	0	0	0	0	0	NA
TOTAL INTEREST EXPENSE	5,394	8,260	10,374	9,266	7,074	-34.70
NET INTEREST INCOME (TE)	10,923	9,634	13,485	11,336	10,475	13.37
NONINTEREST INCOME	3,984	3,426	4,622	3,530	3,296	16.29
ADJUSTED OPERATING INCOME (TE)	14,907	13,060	18,107	14,866	13,771	14.14
NON-INTEREST EXPENSE	9,504	9,316	12,470	10,173	8,608	2.02
PROVISION: LOAN & LEASE LOSSES	270	225	300	371	200	20.00
PRETAX OPERATING INCOME (TE)	5,133	3,519	5,337	4,322	4,963	45.84
REALIZED G/L HLD-TO-MATURITY SEC	0	0	0	0	0	NA
REALIZED G/L AVAIL-FOR SALE SEC	21	-28	-6	-14	-16	175.00
PRETAX NET OPERATING INC (TE)	5,154	3,491	5,331	4,308	4,947	47.61
APPLICABLE INCOME TAXES	1,465	859	1,350	1,077	1,377	
CURRENT TAX EQUIV ADJUSTMENT	222	113	248	58	219	
OTHER TAX EQUIV ADJUSTMENTS	0	0	0	0	0	
APPLICABLE INCOME TAXES(TE)	1,687	972	1,598	1,135	1,596	
NET OPERATING INCOME	3,467	2,519	3,733	3,173	3,351	37.63
NET EXTRAORDINARY ITEMS	0	0	0	0	0	
NET INCOME	3,467	2,519	3,733	3,173	3,351	37.63
CASH DIVIDENDS DECLARED	1,001	892	1,210	15,872	1,137	12.22
RETAINED EARNINGS	2,466	1,627	2,523	-12,699	2,214	51.57
MEMO: NET INTERNATIONAL INCOME	NA	NA	NA	NA	NA	NA

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

	09/30/2002			09/30/2001			12/31/2001			12/31/2000		12/31/1999	
NONINTEREST INCOME & EXPENSES													
FIDUCIARY ACTIVITIES		962			961			1,270		1,153			906
DEPOSIT SERVICE CHARGES		790			729			950		779			718
TRADING, VENT CAP, SECURITZ INC		77			8			-6		0			0
INV BANKING, ADVISORY IN		171			NA			NA		NA			NA
INSURANCE COMM & FEES		0			0			0		0			0
NET SERVICING FEES		646			476			706		1,573			1,498
LOAN & LSE NET GAIN/LOSS		0			0			0		0			0
OTHER NET GAINS/LOSSES		0			0			0		0			0
OTHER NONINTEREST INCOME		1,338			1,252			1,702		25			174
NONINTEREST INCOME		3,984			3,426			4,622		3,530			3,296
PERSONNEL EXPENSE		5,099			4,740			6,341		5,276			4,480
OCCUPANCY EXPENSES		1,623			1,609			2,146		1,753			1,334
GOODWILL IMPAIRMENT		0			0			0		0			0
OTHER INTANGIBLE AMORTIZ		0			0			0		0			0
OTHER OPER EXP		2,782			2,967			3,983		3,144			2,794
TOTAL OVERHEAD EXPENSES		9,504			9,316			12,470		10,173			8,608
OFFICES (#)		15			15			15		15			11
FOREIGN BRANCHES (#)		NA			NA			NA		NA			NA
ASSETS PER DOMESTIC OFFICE		25,549			23,289			23,617		22,720			23,355
PERCENT OF AVERAGE ASSETS	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	BANK	PEERS
PERSONNEL EXPENSE	1.88	1.60	73	1.87	1.60	75	1.85	1.59	74	1.71	1.58	1.78	1.56
OCCUPANCY EXPENSE	0.60	0.43	83	0.63	0.44	86	0.63	0.44	86	0.57	0.45	0.53	0.43
OTHER OPER EXP(INCL INTANGIBLES)	1.03	0.95	63	1.17	0.98	73	1.16	0.98	74	1.02	1.00	1.11	0.94
TOTAL OVERHEAD EXPENSE	3.50	3.01	76	3.67	3.04	78	3.64	3.02	77	3.30	3.05	3.43	2.95
OVERHEAD LESS NONINT INC	2.03	2.00	52	2.32	2.02	71	2.29	2.02	70	2.16	2.09	2.11	2.17
OTHER INCOME & EXPENSE RATIOS:													
EFFICIENCY RATIO	.64	1.70	33	.71	1.63	37	.69	1.66	35	.68	1.67	.14	1.69
AVG PERSONNEL EXP PER EMPL(\$000)	41.97	45.89	36	42.42	43.51	52	41.18	43.53	44	35.65	41.54	37.97	35.65
ASSETS PER EMPLOYEE (\$MILLION)	2.37	3.12	19	2.34	2.95	23	2.30	3.00	19	2.30	2.89	2.18	2.44
YIELD ON OR COST OF:													
TOTAL LOANS & LEASES (TE)	7.35	7.45	46	8.35	8.76	26	8.37	8.55	42	7.77	9.15	8.44	9.04
LOANS IN DOMESTIC OFFICES	7.33	7.43	46	8.32	8.74	23	8.33	8.53	40	7.77	9.14	8.37	9.01
REAL ESTATE	7.24	7.37	41	8.36	8.58	36	8.29	8.36	47	7.71	8.87	8.54	8.69
COMMERCIAL & INDUSTRIAL	5.65	7.19	8	7.14	8.88	3	8.05	8.59	34	6.92	9.56	6.52	9.10
INDIVIDUAL	8.48	8.92	39	6.46	9.63	4	6.70	9.54	5	9.60	9.80	10.03	9.93
CREDIT CARD	9.57	4.83	71	15.12	5.52	85	14.75	5.36	85	NA	2.37	15.15	10.03
AGRICULTURAL	18.95	3.80	99	NA	4.58	43	NA	4.21	45	NA	5.06	NA	4.28
LOANS IN FOREIGN OFFICES	NA	N/A	99	NA	N/A	98	NA	N/A	98	NA	N/A	NA	N/A
TOTAL INVESTMENT SECURITIES(TE)	5.15	5.47	32	5.78	6.31	14	5.67	6.19	17	6.24	6.55	6.02	6.30
TOTAL INVESTMENT SECURITIES(BOOK)	4.91	5.02	42	5.69	5.90	36	5.51	5.77	30	6.19	6.13	5.91	5.79
U S TREAS & AGENCY (EXCL MBS)	4.59	4.82	38	6.73	6.08	82	6.40	5.96	74	NA	N/A	NA	N/A
MORTGAGE BACKED SECURITIES	5.26	4.62	45	6.37	5.43	64	6.16	5.33	58	NA	N/A	NA	N/A
ALL OTHER SECURITIES	4.95	4.73	59	3.50	5.11	5	3.55	5.04	8	NA	N/A	NA	N/A
INTEREST-BEARING BANK BALANCES	2.01	1.45	70	1.30	3.47	24	1.76	3.19	25	2.83	4.27	6.01	3.33
FEDERAL FUNDS SOLD & RESALES	1.60	1.51	27	4.44	4.29	60	4.05	3.78	67	6.82	5.68	6.14	4.91
TOTAL-INT BEARING DEPOSITS	2.06	2.63	17	3.63	4.32	16	3.40	4.04	17	3.38	4.56	3.25	4.19
TRANSACTION ACCOUNTS	2.01	0.99	94	1.62	1.91	40	1.96	1.70	64	1.72	2.27	1.74	2.25
OTHER SAVINGS DEPOSITS	1.15	1.51	23	2.48	2.87	28	1.87	2.59	15	2.23	2.47	2.22	2.61
TIME DEPS OVER \$100M	2.63	3.65	4	3.50	5.70	1	3.39	5.40	1	4.10	5.89	3.92	5.19
ALL OTHER TIME DEPOSITS	3.29	3.83	16	5.54	5.69	33	5.24	5.47	27	5.01	5.67	4.65	5.15
FOREIGN OFFICE DEPOSITS	NA	N/A	99	NA	N/A	98	NA	N/A	98	NA	N/A	NA	N/A
FEDERAL FUNDS PURCHASED & REPOS	NA	1.48	20	NA	3.49	16	NA	3.18	14	NA	5.09	NA	3.65
OTHER BORROWED MONEY	3.90	3.64	38	5.32	4.46	46	5.06	4.36	43	4.88	4.81	5.00	3.88
SUBORD NOTES & DEBENTURES	NA	N/A	95	NA	N/A	95	NA	N/A	95	NA	N/A	NA	N/A
ALL INTEREST-BEARING FUNDS	2.48	2.74	31	3.99	4.38	26	3.74	4.10	27	3.70	4.68	3.51	4.25

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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.

CERT #

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CHARTER #

COUNTY:

BALANCE SHEET - ASSETS, LIABILITIES AND CAPITAL
(5000)

	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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CHARTER #

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	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	PCT	1 QTR	1 YEAR
OUTSTANDING (\$000)																	
HOME EQUITY (1-4 FAMILY)	8,687			7,221			7,441			6,822			6,657			-6.29	20.3
CREDIT CARD	6,347			6,493			6,479			6,257			6,140			1.54	-2.25
COMMERCIAL RE SECURED BY RE	15,155			11,402			11,677			6,648			3,950			-13.11	32.92
COMMERCIAL RE NOT SECURED BY RE	0			0			0			0			0				
ALL OTHER	23,869			15,626			15,286			17,202			19,161			15.31	52.75
SECURITIES UNDERWRITING	0			0			0			0			0				
MEMO: UNUSED COMMIT W/MAT GT 1 YR	0			0			0			0			0				
STANDBY LETTERS OF CREDIT	217			86			86			51			82			0	152.33
AMOUNT CONVEYED TO OTHERS	0			0			0			0			0				
COMMERCIAL LETTERS OF CREDIT	0			488			488			0			0				-100
ASSETS SECURITIZED OR SOLD W REC	90,589			0			71,400			0			0			3.89	
AMOUNT OF RECOURSE EXPOSURE	0			0			0			0			0				
CREDIT DERIVS BANK AS GTR	0			0			0			0			0				
CREDIT DERIVS BANK AS BENEF	0			0			0			0			0				
ALL OTH OFF-BALANCE SHEET ITEMS	0			0			0			0			0				
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				

UBPR Page 05

Off-Balance Sheet Items

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

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

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

Outstanding

Unused commitments on the 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.

CERT #

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CHARTER #

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

UBPR Page 5A

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

UBPR Page 5B

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

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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.

CERT #

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CHARTER #

COUNTY:

ANALYSIS OF CREDIT ALLOWANCE AND LOAN

MIX

	09/30/2002			09/30/2001			12/31/2001			12/31/2000		12/31/1999	
CHANGE: CREDIT ALLOWANCE (\$000)													
BEGINNING BALANCE		3,453			3,376			3,376		2,629		2,435	
GROSS CREDIT LOSSES		132			255			414		488		307	
MEMO: LOANS HFS WRITEDOWN		0			0			0		0		0	
RECOVERIES		121			155			190		344		301	
NET CREDIT LOSSES		11			100			224		144		6	
PROVISION FOR CREDIT LOSS		270			225			300		371		200	
OTHER ADJUSTMENTS		0			0			0		520		0	
ENDING BALANCE		3,712			3,501			3,452		3,376		2,629	
AVERAGE TOTAL LOANS & LEASES		220,390			209,889			210,525		173,754		120,622	
ANALYSIS RATIOS	BANK	PEER5	PCT	BANK	PEER5	PCT	BANK	PEER5	PCT	BANK	PEER5	BANK	PEER8
LOSS PROVISION TO AVERAGE ASSETS	0.10	0.23	23	0.09	0.20	23	0.09	0.24	20	0.12	0.21	0.08	0.17
RECOVERIES TO PRIOR CREDIT LOSS	38.97	27.19	74	42.35	30.83	73	38.93	33.85	68	112.05	34.02	82.24	37.56
NET LOSS TO AVERAGE TOTAL LN&LS	0.01	0.18	15	0.06	0.20	32	0.11	0.24	35	0.08	0.18	0.00	0.18
GROSS LOSS TO AVERAGE TOT LN&LS	0.08	0.25	24	0.16	0.26	42	0.20	0.31	43	0.28	0.25	0.25	0.27
RECOVERIES TO AVERAGE TOT LN&LS	0.07	0.06	68	0.10	0.05	80	0.09	0.05	78	0.20	0.06	0.25	0.08
LN&LS ALLOWANCE TO TOTAL LN&LS	1.62	1.37	78	1.62	1.32	80	1.61	1.33	79	1.64	1.34	2.05	1.29
LN&LS ALLOWANCE TO NET LOSSES (X)	253.03	14.93	97	26.26	14.06	80	15.41	12.11	74	23.44	13.50	438.17	10.77
LN&LS ALL TO NONACCURAL LN&LS (X)	2.08	3.76		1.23	5.01		1.89	5.23		0.90	6.04	6.00	6.11
EARN COVER OF NET LN&LS LOSS (X)	471.00	33.81	97	36.31	30.65	70	24.06	25.72	68	32.19	29.88	824.00	24.50
NET LOSSES BY TYPE OF LN&LS													
REAL ESTATE LOANS	0.04	0.04	69	0.03	0.04	68	0.05	0.05	67	0.00	0.03	0.01	0.04
LOANS TO FINANCE COMMML REAL EST	0.00	0.00	99	0.00	0.00	99	0.00	0.00	98	NA	0.00	NA	0.00
CONSTRUCTION & LAND DEV	0.00	0.00	88	0.38	0.00	95	0.31	0.01	94	0.00	0.00	0.00	0.00
SECURED BY FARMLAND	0.00	0.00	95	NA	0.00	95	NA	0.00	94	NA	0.00	NA	0.00
SINGLE & MULTI FAMILY MORTGAGE	0.06	0.04	72	0.00	0.04	55	0.04	0.05	67	0.00	0.03	0.01	0.03
HOME EQUITY LOANS	0.32	0.01	95	0.00	0.01	89	0.00	0.01	85	0.00	0.01	0.00	0.00
1-4 FAMILY NON-REVOLVING	0.04	0.05	67	0.00	0.04	59	0.04	0.05	67	0.00	0.03	0.01	0.03
MULTIFAMILY LOANS	NA	0.00	98	NA	0.00	98	NA	0.00	98	NA	0.00	NA	0.00
NON-FARM NON-RESIDENTIAL MTG	0.02	0.03	79	0.00	0.03	73	0.00	0.04	69	0.00	0.02	0.00	0.02
RE LOANS IN FOREIGN OFFICES	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
AGRICULTURAL LOANS	0.00	0.01	89	0.00	0.01	89	0.00	0.01	87	NA	0.01	NA	0.03
COMMERCIAL AND INDUSTRIAL LOANS	-0.47	0.38	3	0.14	0.39	45	0.40	0.50	58	0.23	0.31	-0.04	0.24
LEASE FINANCING	NA	0.00	92	NA	0.00	94	NA	0.00	92	NA	0.00	NA	0.00
LOANS TO INDIVIDUALS	0.21	0.73	22	0.31	0.67	32	0.32	0.71	30	0.57	0.57	0.08	0.58
CREDIT CARD PLANS	0.64	0.95	64	1.11	1.01	66	0.99	1.05	63	3.62	1.21	1.46	0.96
ALL OTHER LOANS & LEASES	0.00	0.10	77	0.00	0.07	78	0.00	0.09	75	0.00	0.02	NA	0.00
LOANS TO FOREIGN GOVERNMENTS	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00

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Analysis of Credit Allowance and Loan Mix

The top portion of this page presents data regarding the allowance for loan and lease financing receivables losses. The dollar figures provide a reconciliation of changes to the reserve from schedule RI-B, and the ratios are provided to highlight trends and permit assessment of the adequacy of the reserve.

The bottom portion of page 7 presents net loan losses by type of loan. For each type of loan, the charge off rate is annualized. Negative values for those ratios indicate net recoveries.

Page 7 A presents a detailed analysis of the loan portfolio mix.

Change: Credit Allowance (\$000)

Beginning Balance

Balance of the allowance for possible loan and lease losses at the beginning of the year. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Gross Credit Losses

Gross amount of loan and lease losses year to date. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only. Note that gross credit losses includes the writedown taken on loans held for sale. This item is added back to allow reconciliation with loan loss data by type of loan as reported on schedule RI-B, section a.

Memo: Loans Held For Sale Writedown

Writedown arising from transfer of loans to a held for sale status as reported on schedule RI-B, section b.

Recoveries

Gross amount of recoveries on previ-

ously charged off loans and leases year to date.

From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Net Credit Losses

Gross loan and lease losses less gross loan and lease recoveries. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Provision for Credit Losses

Bank's provision for possible loan and lease losses charged to current operating expenses for the year to date. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Other Adjustments

Amount of other increases (decreases) in the reserve, including changes incident to mergers and absorption. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Ending Balance

Beginning balance, minus net loan and lease losses, plus the provision for credit losses and other adjustments. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Average Total Loans and Leases

Average total loans for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods plus lease financing receivables outstanding as of the last reporting period (December 31) of the preceding year and for each reporting period during the year divided by the number of reporting periods. See Section II, Technical Information, for more information concerning the calculation of averages.

Analysis Ratios

Loss Provision to Average Assets

Provisions for possible credit losses divided by average assets. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Recoveries to Prior-Period Losses

Gross credit recoveries in the current year divided by gross credit losses of the preceding year. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Net Loss to Average Total Loan & Lease

Gross loan and lease charge offs, less gross recoveries, divided by average total loans and leases. If gross recoveries exceed gross losses, NA is shown at this caption.

Gross Loss to Average Total Loans & Leases

Gross loan and lease losses divided by average total loans and leases.

Recoveries to Average Total Loans & Leases

Gross loan and lease recoveries divided by average total loans and leases.

Loan and Lease Allowance to Total Loans & Leases

The ending balance of the allowance for loan and lease losses divided by total loans and leases.

Loan and Lease Allowance to Net Losses (X)

The ending balance of the allowance for loan and lease losses divided by net loan and lease losses. If gross loss recoveries exceed gross losses, NA is shown at this caption.

Loan and Lease Allowance to Nonaccrual Loan & Lease (X)

The ending balance of the allowance for loan and lease losses divided by the aggregate amount of nonaccrual loans and leases.

Earnings Coverage of Net Losses (X)

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

Net Losses by Type of Loan and Lease

Each of these ratios consists of the year to date net loss (change offs less recoveries from Schedule RI-B) for that type of loan divided by the year to date average for that type of loan. Charge off rates are annualized. Negative values for these ratios indicate net recoveries. The loan definitions follow those used for RI-B. As a consequence averages used will come from 4 period average of schedule RC-K when available or 5 period average from schedule RC-C. Ratio definitions give source of average loans by category of loans.

Real Estate Loans

Average real estate loans from RC-K used.

Loans to Finance Commercial Real Estate

Average loans to finance commercial real estate from RC-C.

Construction and Land Dev

Construction and land development loans from schedule RC-C.

Secured by Farmland

Real estate loans secured by farmland from RC-C.

Single and Multifamily Mortgage

One to four and five or more family residential mortgages from RC-C.

Home Equity Loans

Home equity loans on 1-4 family residential mortgages from RC-C.

1-4 Family Non Revolving

All other loans secured by 1-4 family residential properties from RC-C.

Multifamily Loans

Five or more multifamily residential mortgages from RC-C

Non Farm Non Residential Mtg

Non farm non residential mortgages from RC-C.

RE Loans in Foreign Offices

Average real estate loans in foreign offices from RC-C used.

Agricultural Loans

Average agricultural loans from RC-K used.

Commercial and Industrial Loans

Average commercial and industrial loans from RC-K used.

Lease Financing

Average lease financing form RC-K used.

Loans to Individuals

Average loans to individuals from RC-K used.

Credit Card Plans

From March 31, 2001 forward average from RC-K is used for all banks. Prior to March 31, 2001 average credit card loans from RC C for FFIEC 031 and 032 filers and RC K for 033 and 034 filers.

All Other Loans and Leases

From March 31, 2001 forward for banks filing call form 041 derived from RC-K: average total loans less loans secured by real estate, commercial and industrial loans and loans to individuals. For prior quarters available for banks filing call form 031 and 032.

From March 31, 2001 forward for banks filing call form 031 derived from RC-K: average total loans less loans secured by real estate, commercial and industrial loans, loans to individuals and loans to finance agricultural production.

For quarters prior to March 31, 2001 for banks filing call form 031 or 032 derived from RC-K: average total loans less loans secured by real estate, commercial and industrial loans, loans to individuals and loans to finance agricultural production.

Loans to Foreign Governments

Average loans to foreign governments from RC-C for FFIEC 031 and 032 filers.

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COUNTY:

ANALYSIS OF LOAN AND LEASE ALLOWANCE AND LOAN MIX

	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
LOAN MIX, % AVERAGE GROSS LN&LS													
CONSTRUCTION & DEVELOPMENT	6.28	7.56	50	5.45	7.27	47	5.74	7.34	49	5.10	6.62	5.70	3.06
1 - 4 FAMILY RESIDENTIAL	56.17	27.42	96	51.12	27.86	92	51.85	27.73	92	50.31	29.38	35.66	32.19
HOME EQUITY LOANS	2.97	2.72	58	2.92	2.46	63	2.91	2.43	63	3.07	2.48	3.98	1.08
OTHER REAL ESTATE LOANS	21.97	32.58	17	23.89	30.73	29	23.54	30.76	28	25.28	29.27	33.25	24.46
FARMLAND	0.04	1.81	24	0.00	1.62	17	0.00	1.78	17	0.00	1.64	0.00	4.93
MULTIFAMILY	0.00	1.70	7	0.00	1.75	6	0.00	1.71	7	0.00	1.91	0.00	0.80
NON-FARM NON-RESIDENTIAL	21.93	27.51	33	23.89	25.93	46	23.54	25.81	45	25.28	24.74	33.25	17.16
TOTAL REAL ESTATE	84.42	70.46	84	80.46	68.69	79	81.14	68.70	80	80.68	67.69	74.61	61.25
FINANCIAL INSTITUTION LOANS	0.00	0.00	92	0.00	0.01	88	0.00	0.01	88	0.00	0.01	0.00	0.00
AGRICULTURAL LOANS	1.10	1.54	65	0.21	1.47	51	0.20	1.61	50	0.27	1.55	0.76	5.61
COMMERCIAL & INDUSTRIAL LOANS	7.42	15.78	15	8.87	16.69	17	8.94	16.74	19	8.91	16.85	8.30	14.89
LOANS TO INDIVIDUALS	4.92	8.03	35	5.94	9.10	34	5.80	8.77	34	6.42	9.65	7.76	13.97
CREDIT CARD LOANS	0.66	0.19	85	0.74	0.28	83	0.74	0.25	84	0.79	0.48	1.28	0.42
MUNICIPAL LOANS	2.07	0.48	89	4.39	0.50	98	3.79	0.50	97	3.64	0.53	8.45	0.60
ACCEPTANCES OF OTHER BANKS	NA	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	0.00	0.00
FOREIGN OFFICE LOANS & LEASES	0.00	0.00	99	0.00	0.00	98	0.00	0.00	98	0.00	0.00	0.00	0.00
ALL OTHER LOANS	0.06	0.32	26	0.11	0.34	36	0.11	0.35	35	0.07	0.32	0.13	0.28
LEASE FINANCING RECEIVABLES	0.01	0.15	72	0.02	0.17	73	0.02	0.19	71	0.00	0.17	0.00	0.07
SUPPLEMENTAL:													
LOANS TO FOREIGN GOVERNMENTS	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	0.00	0.00
LOANS TO FINANCE COMMML REAL EST	3.44	0.08	97	3.64	0.10	97	3.81	0.09	98	0.00	0.10	0.00	0.03
MEMORANDUM (% OF AVG TOT LOANS):													
LOAN & LEASE COMMITMENTS	24.00	19.67	68	19.00	20.03	52	19.25	19.63	55	17.75	19.78	28.39	13.38
OFFICER, SHAREHOLDER LOANS	1.94	1.84	60	1.23	1.83	43	1.13	1.77	43	1.17	1.88	1.59	1.95
OFFICER, SHAREH LOANS TO ASSETS	1.14	1.17	57	0.75	1.19	43	0.68	1.14	41	0.72	1.23	0.78	1.22
OTHER REAL ESTATE OWNED % ASSETS													
CONSTRUCTION & LAND DEVELOPMENT	0.00	0.01	76	0.00	0.00	82	0.00	0.00	80	0.00	0.00	0.00	0.00
FARMLAND	0.00	0.00	89	0.00	0.00	91	0.00	0.00	90	0.00	0.00	0.00	0.00
1-4 FAMILY	0.00	0.02	43	0.00	0.02	48	0.00	0.02	46	0.00	0.02	0.00	0.03
MULTIFAMILY	0.00	0.00	94	0.00	0.00	93	0.00	0.00	92	0.00	0.00	0.00	0.00
NON-FARM-NON-RESID	0.00	0.03	51	0.00	0.02	57	0.00	0.02	56	0.00	0.03	0.00	0.03
FOREIGN OFFICES	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
SUBTOTAL	0.00	0.08	25	0.00	0.07	27	0.00	0.07	26	0.00	0.06	0.00	0.08
DIRECT AND INDIRECT INV	0.00	0.00	95	0.00	0.00	96	0.00	0.00	96	0.00	0.00	0.03	0.00
TOTAL	0.00	0.09	24	0.00	0.08	27	0.00	0.08	26	0.00	0.07	0.03	0.08
ASSET SERVICING % ASSETS													
MORTG SERV W RECOURSE	0.00	0.00	95	0.00	0.00	94	0.00	0.00	94	NA	0.00	NA	0.00
MORTG SERV WO RECOURSE	23.64	3.07	91	0.00	2.85	68	0.00	2.59	67	NA	0.00	NA	0.00
OTHER FINANCIAL ASSETS	0.00	0.04	93	0.00	0.03	93	0.00	0.04	93	NA	0.00	NA	0.00
TOTAL	23.64	3.92	89	0.00	3.72	63	0.00	3.43	62	NA	0.00	NA	0.00

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Analysis of Loan and Lease Allowance and Loan Mix

Loan Mix % Average Gross Loans

Loans are distributed by category as a percent of average gross loans. Loans are averaged using the ending balance for the prior year-end plus the interim quarters for the current year. Data comes from report of condition schedule RC-C. Details on individual categories are provided only where call items are combined, otherwise report of condition definitions apply to individual categories of loans.

If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

Construction and Land Development

1-4 Family Residential

Home Equity

Also included in 1-4 family residential.

Other Real Estate Loans

Includes the following categories of loans.

Farmland

Loans secured by farmland.

Multifamily

Secured by multifamily (5 or more) residential properties.

Non-Farm Non-Residential

Total Real Estate

Total of previous real estate loan categories.

Financial Institution Loans

Loans to depository institutions.

Agricultural Loans

Loans to Finance agricultural production and other loans to farmers.

Commercial and Industrial Loans

Loans to Individuals

Other loans including single payment, installment.

Credit Card Loans

Municipal Loans

Obligations other than securities to state and local political subdivisions in the U.S.

Acceptances of Other Banks

Foreign Office Loans

For banks filing FFIEC 031 form. Represents the difference between consolidated bank loans and leases and loans and leases in domestic offices.

All Other Loans

Other loans, loans for purchasing and carrying securities and loans to foreign governments.

Lease Financing Receivables

Supplemental

The following categories of loans are included in previous loan mix captions.

Loans to Foreign Governments

Loans to foreign governments. Available for all banks from March 31, 2001 forward. Available Prior to March 31, 2001 for FFIEC 033, 032, 031 filers. Includes domestic and foreign office loans.

Loans to Finance Commercial Real Estate

Loans to finance commercial real estate, construction and development not secured by real estate.

Memorandum (% of Average Total Loans):

Loan & Lease Commitments

Outstanding commitments to make or purchase loans or to extend credit in the form of lease-financing arrangements divided by average total loans.

Officer, Shareholder Loans

Extension of credit to the bank's executive officers, principal shareholders, and their related interest as of the report date divided by average total loans.

Officer, Shareholder Loans to Assets

Extension of credit to the bank's executive officers, principal shareholders, and their related interest divided by total assets.

Other Real Estate Owned % Assets

Provides a distribution of other real estate owned by type property from report of condition RC-M. Average individual categories are divided by average assets.

Construction & Land Development

Construction and land development in domestic offices.

Farmland

Farmland in domestic offices.

1-4 Family

1-4 Family residential property in domestic offices.

Multifamily

Multifamily (5 or more) in domestic offices.

Non-Farm-Non-Resident

Non-farm non-residential properties in domestic offices.

Foreign Offices

Other real estate owned booked in foreign offices (031 filers only).

Subtotal

Sum of above other real estate owned.

Direct and Indirect Inv.

Direct and indirect investments in other real estate ventures.

Total

Total of other real estate owned and direct and indirect investment in real estate ventures.

Asset Servicing % Assets

Provides a distribution of asset servicing by type as a percent of average assets.

Mortgages Serviced With Recourse

Available from March 31, 2001 forward. Principal balance of mortgages serviced with recourse or other servicer provided enhancements as percent of total assets.

Mortgages Serviced Without Recourse

Available from March 31, 2001 for-

ward. Principal balance of mortgages serviced without recourse or other servicer provided enhancements as percent of total assets.

Other Financial Assets

Available from March 31, 2001 forward. Balance of other financial assets as percent of total assets.

Total

Total of above categories as a percent of total assets.

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CHARTER # COUNTY:

ANALYSIS OF PAST DUE, NONACCRUAL & RESTRUCTURED LOANS & LEASES

	09/30/2002			09/30/2001			12/31/2001			12/31/2000		12/31/1999	
NON-CURRENT LN&LS (\$000)													
90 DAYS AND OVER PAST DUE		1,042			101			77		21		99	
TOTAL NONACCRUAL LN&LS		1,785			2,839			1,822		3,745		438	
TOTAL NON-CURRENT LN&LS		2,827			2,940			1,899		3,766		537	
LN&LS 30-89 DAYS PAST DUE		1,961			2,361			5,455					
RESTRUCTURED LN&LS 90+ DAYS P/D		0			0			0		0		0	
RESTRUCTURED LN&LS NONACCR		0			0			0		0		0	
RESTRUCTURE LN&LS 30-89 DAYS PD		0			0			0					
CURRENT RESTRUCTURED LN&LS		0			0			0		0		0	
ALL OTHER REAL ESTATE OWNED		0			0			0		0		0	
% OF NON-CURR LN&LS BY LN TYPE	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	BANK	PEERS
REAL ESTATE LNS-90+ DAYS P/D	0.46	0.10	91	0.04	0.14	44	0.02	0.13	45	0.01	0.12	0.10	0.19
-NONACCRUAL	0.67	0.55	67	1.54	0.47	91	0.95	0.47	77	1.80	0.41	0.42	0.41
-TOTAL	1.13	0.71	74	1.57	0.66	85	0.97	0.65	69	1.81	0.57	0.52	0.67
-30-89 DAYS P/D	0.78	0.82	57	0.82	0.90	52	2.71	1.02	90				
LNS FIN COML RE-90+ DAYS P/D	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	NA	0.00	NA	0.00
-NONACCRUAL	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	NA	0.00	NA	0.00
-TOTAL	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	NA	0.00	NA	0.00
-30-89 DAYS P/D	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98				
CONST & LAND DEV-90+ DAYS P/D	0.02	0.02	89	0.00	0.05	85	0.00	0.03	87	0.00	0.03	0.00	0.00
-NONACCRUAL	0.14	0.21	78	0.13	0.31	73	0.12	0.24	76	0.00	0.17	0.00	0.00
-TOTAL	0.17	0.36	74	0.13	0.51	66	0.12	0.39	70	0.00	0.33	0.00	0.03
-30-89 DAYS P/D	0.00	0.49	58	0.04	0.68	56	3.58	0.67	89				
SINGLE & MULTI MTG-90+ DAYS P/D	0.34	0.11	83	0.00	0.12	43	0.03	0.13	50	0.02	0.10	0.00	0.15
-NONACCRUAL	0.55	0.37	71	0.74	0.32	81	0.72	0.34	80	0.55	0.28	0.56	0.28
-TOTAL	0.89	0.52	74	0.74	0.49	70	0.76	0.53	68	0.57	0.41	0.56	0.48
-30-89 DAYS P/D	1.01	0.87	63	0.83	0.90	53	3.30	1.12	93				
NON-FARM/RESI MTG-90+ DAYS P/D	0.91	0.06	96	0.13	0.09	77	0.00	0.07	70	0.00	0.05	0.21	0.08
-NONACCRUAL	1.12	0.65	74	3.74	0.47	96	1.76	0.50	87	4.70	0.35	0.27	0.32
-TOTAL	2.03	0.79	83	3.87	0.64	95	1.76	0.64	83	4.70	0.46	0.48	0.49
-30-89 DAYS P/D	0.41	0.57	55	1.01	0.63	70	0.99	0.67	73				
RE LNS FOR OFF-90+ DAYS P/D	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
-NONACCRUAL	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
-TOTAL	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
-30-89 DAYS P/D	NA	0.00	99	NA	0.00	99	NA	0.00	99				
COML & INDUST LNS-90+ DAYS P/D	0.79	0.16	88	0.16	0.15	72	0.17	0.15	71	0.00	0.17	0.00	0.15
-NONACCRUAL	3.61	0.81	92	0.93	0.70	67	0.58	0.70	60	3.59	0.56	0.19	0.45
-TOTAL	4.40	1.07	92	1.09	0.94	65	0.75	0.96	54	3.59	0.83	0.19	0.68
-30-89 DAYS P/D	1.88	1.08	75	4.33	1.13	95	2.57	1.00	85				
LOANS TO INDIVDLS-90+ DAYS P/D	0.29	0.15	77	0.06	0.17	47	0.01	0.17	38	0.00	0.18	0.02	0.19
-NONACCRUAL	0.00	0.24	34	0.05	0.20	45	0.02	0.20	37	0.24	0.19	0.11	0.20
-TOTAL	0.29	0.45	48	0.11	0.43	27	0.03	0.42	18	0.24	0.42	0.13	0.44
-30-89 DAYS P/D	1.18	1.47	44	0.90	1.54	31	0.64	1.79	22				

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Analysis of Past-Due, Nonaccrual, and Restructured Loans and Leases

These pages analyze non-current debt, consisting of loans and leases in past-due or nonaccrual status, including those that had been restructured; and current restructured debt, consisting of loans and leases that have been restructured and are in compliance with modified terms. Loans are grouped by type of loan, however reporting differences require special treatment of non-current loan ratios for banks filing call form 033 and 034 prior to March 31, 2001. **From March 31, 2001 forward all banks file past due loan information using the same set of standards.**

Ratio Calculation For Banks Filing FFIEC 031 and 032 Prior to March 31, 2001

The loan and lease categories used under this heading correspond to the categories used in report of condition RC-N and RC-C. For each category the percentage is determined by dividing the end-of-period non-current loan and lease figure by the corresponding loan figure from RC-C.

Ratio Calculation For Banks Filing FFIEC 033 and 034 Prior to March 31, 2001

Prior to March 31, 2001 Banks filing call forms 033 and 034 are permitted to categorize loans using their own internal system for schedules RC-N and RC-K but not for schedule RC-C. For consistency in definition, non current loan and lease ratios use non-current loan information from RC-N and outstanding loan data from RC-K. Analysis of these data should be made in conjunction with analysis of other information on loans and leases provided in this report.

Non-Current LN&LS (\$000)

A recap in dollars of non-current and

restructured loans and leases by past due status.

90 Days and Over

Loans and leases past due over 90 days and still accruing.

Total Nonaccrual LN&LS

Loans and leases on which interest is no longer being accrued.

Total Non-Current LN&LS

Sum of previous two categories.

LN&LS 30–89 Days Past Due

Loans and leases past due 30 through 80 days and still accruing interest.

Restructured LN&LS 90+ Days P/D

Restructured loans and leases past due 90 or more days and still accruing interest.

Restructured LN&LS Non-Accrual

Restructured loans and leases on which interest is no longer being accrued.

Restructured LN&LS 30–89 Days P/D

Restructured loans and leases past due 30 through 89 days and still accruing interest.

Current Restructured Debt

Restructured loan and leases still current by their restructured terms.

All Other Real Estate Owned

All other real estate owned. Excludes direct and indirect investments in real estate.

% of Non-Curr LN&LS By Type

This section presents a distribution of past due loans by type of loan and status of delinquency. In each category of past due loans, e.g. Real Estate Loans 90+ Days Past Due that category is divided by the total for

that type of loan, e.g. Real Estate Loans.

The gross loans and leases category reflects all categories of loans and leases by delinquency to gross loans. See previous description in this section of calculations for specific report form types. Details are provided only where specific loan categories are grouped together or where a call report exception applies. The call report definition applies otherwise.

Each category of loans displays four types of loan delinquency:

Loans 90+ Days Past Due

Loans on Non-Accrual

Total (of the first two categories)

Loans 30–89 days past due. (Note that loans 30-89 days are NOT a part of the previous total.)

Real Estate Loans

From March 31, 2001 forward includes loans secured by real estate.

For quarters prior to March 31, 2001 for banks filing 033 and 034 includes real estate loans. For banks filing 031 and 032 forms includes loans secured by real estate.

Loans Finance Commercial RE

Loans for the purpose of financing commercial real estate from RC-C.

Construction & Land Development

Loans secured by real estate for the purpose of construction and land development from RC-C.

Single & Multi Mortgage

Includes loans secured by mortgages secured by 1–4 and multifamily (5 or more) properties from RC-C.

Non-Farm/Residential Mortgage

Loans secured by mortgages on non-

farm, non residential property from RC-C.

Real Estate Loans in Foreign Offices

Available from March 31, 2001 forward for banks filing 031 call form.

Commercial & Industrial Loans

From March 31, 2001 forward includes commercial and industrial

loans for all banks. Prior to March 31, 2001 for banks filing FFIEC form 031 and 032 includes commercial and industrial loans. Prior to March 31, 2001 for banks filing FFIEC form 033 and 034 includes commercial, time and demand and all other loans.

Loans to Individuals

From March 31, 2001 forward includes loans to individuals other

than credit card plans, for all banks. For banks filing FFIEC form 031 and 032 in quarters prior to March 31, 2001 includes credit cards and other loans to individuals. For banks filing 033 and 034 in quarters prior to March 31, 2001 includes installment loans.

Credit card and related plans from RC-C.

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COUNTY:

ANALYSIS OF PAST DUE, NONACCRUAL & RESTRUCTURED LOANS & LEASES

	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
% OF NON-CURR LN&LS BY LN TYPE													
CREDIT CARD PLANS-90+ DAYS P/D	0.29	0.23	76	0.14	0.23	73	0.06	0.23	71	0.00	0.27	0.46	0.23
-NONACCRUAL	0.00	0.00	96	0.00	0.00	95	0.00	0.00	97	0.00	0.01	0.00	0.00
-TOTAL	0.29	0.25	75	0.14	0.27	71	0.06	0.26	70	0.00	0.31	0.46	0.29
-30-89 DAYS P/D	3.43	0.64	91	1.64	0.72	77	0.44	0.65	65				
FOREIGN GOVT LNS-90+ DAYS P/D													
-NONACCRUAL	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
-TOTAL	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
-30-89 DAYS P/D	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
LEASE FINANCING-90+ DAYS P/D													
-NONACCRUAL	NA	0.00	96	0.00	0.00	95	0.00	0.00	95	NA	0.00	NA	0.00
-TOTAL	NA	0.00	94	0.00	0.00	93	0.00	0.00	93	NA	0.00	NA	0.00
-30-89 DAYS P/D	NA	0.01	92	0.00	0.04	89	0.00	0.04	89				
AGRICULTURAL LNS-90+ DAYS P/D													
-NONACCRUAL	0.00	0.00	91	0.00	0.01	89	0.00	0.00	90	0.00	0.00	NA	0.03
-TOTAL	0.00	0.07	84	0.00	0.07	84	0.00	0.05	85	0.00	0.05	NA	0.12
-30-89 DAYS P/D	0.67	0.09	89	0.00	0.09	79	0.00	0.11	78	0.00	0.08	NA	0.22
OTHER LN&LS-90+ DAYS P/D													
-NONACCRUAL	0.00	0.02	83	0.00	0.03	81	0.00	0.02	83	0.00	0.01	NA	0.00
-TOTAL	0.00	0.14	76	0.00	0.12	78	0.00	0.12	79	0.00	0.00	NA	0.00
-30-89 DAYS P/D	0.31	0.26	75	0.00	0.22	68	0.00	0.21	69	0.00	0.04	NA	0.00
GROSS LN&LS-90+ DAYS P/D													
-NONACCRUAL	0.45	0.14	86	0.05	0.17	39	0.04	0.15	42	0.01	0.16	0.08	0.19
-TOTAL	0.78	0.60	67	1.31	0.52	87	0.85	0.55	73	1.82	0.46	0.34	0.42
-30-89 DAYS P/D	1.23	0.83	73	1.36	0.78	80	0.89	0.77	63	1.83	0.67	0.42	0.70
	0.86	0.95	54	1.09	1.02	59	2.54	1.12	88				
OTHER PERTINENT RATIOS:													
NON-CUR LN&LS TO-LN&LS ALLOWANCE	76.16	62.57	65	83.98	62.42	68	55.01	59.60	53				
-EQUITY CAPITAL	9.18	6.23	74	11.02	5.87	82	7.10	5.89	65				
%TOTAL P/D LN&LS-INCL NONACCRUAL	2.09	1.86	62	2.45	1.87	71	3.43	1.95	84				
IENC-LOANS TO TOTAL LOANS	NA	0.00	99	NA	0.00	99	NA	0.00	99	0.59	0.77	0.63	0.94
NON CURR LNS+OREO TO LNS+OREO	1.23	1.00	67	1.36	0.94	72	0.89	0.92	56				
NON-CURR RESTRUCT DEBT/GR LN&LS	0.00	0.00	90	0.00	0.00	91	0.00	0.00	90				
CURR+NON-CURR RESTRUCT/GR LN&LS	0.00	0.00	90	0.00	0.00	91	0.00	0.00	90				
CURRENT RESTRUCT LN&LS	0.00	0.02	78	0.00	0.01	79	0.00	0.01	81				

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Analysis of Past Due, Nonaccrual & Restructured Loans & Leases Memoranda Information

This section presents additional information for past due real estate loans as well as information on current restructured loans by type.

The additional information on past due real estate loans comes from schedule RC-N memoranda section and applies to all banks. Ratios are calculated by dividing the individual past due loan category by the corresponding balance from RC-C. Two sub-sections provide both dollar and ratio information using the same loan captions. Details are provided only where items are combined, otherwise call report definitions apply. Each category displays loans 90 plus days past due, loans on non-accrual, total non-current and loans 30–89 days past due.

An additional section displays other pertinent ratios including other analyses of past due and restructured loans by type that are current by their revised terms.

% OF NON-CURR LN&LS BY LN TYPE

Credit Card Plans

Credit card and related plans from RC-C.

Foreign Government Loans

For banks filing FFIEC 031 and 032.

Lease Financing

Lease financing receivables from RC-C.

Agricultural Loans

Loans to finance agricultural produc-

tion. Note that banks with less than \$300 million assets report this item subject to a reporting threshold and as a supplement.

Other Loans & Leases

From March 31, 2001 forward for 031 filers includes loans to commercial banks in the US, to other depository institutions in the US, to banks in foreign countries, state and local political subdivisions, for purchasing or carrying securities and all other loans.

From March 31, 2001 forward for 041 filers includes loans to depository institutions, state and local political subdivisions, for purchasing and carrying securities, all other loans and to finance agricultural production.

Prior to March 31, 2001 for banks filing FFIEC Form 033 or 034 includes lease-financing receivables. Prior to March 31, 2001 for banks filing 031 or 032 includes all other loans, lease financing and loans to foreign governments and institutions.

Gross LN&LS

Summation of all categories of due loans by past due status, divided by gross loans.

Other Pertinent Ratios:

Non-Current LN&LS to LN&LS Allowance

Total 90+ days past due and non-accrual loans and leases divided by the allowance for loan and lease losses.

Non-Cur LN&LS to Equity Capital

Total 90+ days past due and non-accrual loans and leases divided by total equity capital.

% Total P/D LN&LS—Incl Nonaccrual

Total 90+ days past due, non-accrual and 30–89 days past due loans and leases divided by gross loans and leases.

IENC—Loans to Total Loans

Income earned or accrued on loans but not collected divided by gross loans.

Non Curr Lns + OREO to Lns + OREO

Loans and leases 90 days and over past due and still accruing

+ Loans and leases on nonaccrual

+ All other real estate owned (noninvestment)

/ total loans and leases plus all other real estate owned (noninvestment).

Non-Curr Restruc Debt/Gr LN&LS

Total restructured debt that is 90+ days past due or on non-accrual by its revised terms divided by gross loans and leases.

Curr+Non-Curr Restruct/Gr LN&LS

Total of restructured loans and leases that are current 90+ days past due, on nonaccrual divided by gross loans and leases.

The following ratios are not made available to the public, since they involve the confidential items on non-current restructured debt from Schedule RC-N of the Report of Condition.

Current Restructured Loans and Leases

Total loans and leases restructured and in compliance with modified terms as a percentage of total loans and leases.

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COUNTY:

INTEREST RATE RISK ANALYSIS AS A PERCENT OF
ASSETS

	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
LONG ASSETS INSTS W/ OPTIONS													
MORTGAGE LOANS & PASS THRU	36.77	19.08	93	35.11	19.11	92	36.26	19.16	92	36.16	19.11	25.51	22.07
LOANS & SECURITIES OVER 15 YRS	12.20	2.91	92	12.13	3.65	88	12.60	3.42	90	12.99	2.85	10.69	1.90
LOANS & SECURITIES 5-15 YRS	9.15	4.13	82	6.97	3.72	79	7.69	3.90	80	7.73	3.75	6.27	4.21
OTHER LOANS AND SECURITIES	46.16	65.58	6	46.87	65.74	6	45.85	65.42	6	51.15	67.27	60.18	65.01
LOANS & SECURITIES OVER 15 YRS	2.26	1.36	74	2.16	1.26	74	1.90	1.27	70	2.57	1.23	2.12	0.90
LOANS & SECURITIES 5-15 YRS	8.01	7.36	60	12.59	8.47	77	12.15	7.99	79	15.91	8.99	19.18	9.48
TOTAL LOANS & SECURITIES OVR 15	14.46	4.85	89	14.29	5.42	84	14.51	5.35	86	15.57	4.58	12.81	3.00
CMO'S TOTAL	4.69	2.33	76	3.18	2.12	70	5.55	2.27	79	2.71	1.59	4.37	1.37
AVG LIFE OVER 3 YEARS	0.00	0.34	62	2.21	0.83	81	2.01	0.83	79	2.06	0.88	3.82	0.72
STRUCTURED NOTES	0.05	0.07	79	0.78	0.02	97	0.05	0.02	88	1.01	0.03	1.36	0.09
MORTGAGE SERVICING	0.08	0.01	89	0.07	0.01	87	0.06	0.01	87	0.00	0.02	0.11	0.00
TOTAL	0.13	0.11	74	0.85	0.06	96	0.11	0.06	79	1.01	0.07	1.47	0.11
OVERALL RISK INDICATORS													
AVAILABLE FOR SALE	27.39	18.84	76	23.13	18.88	65	26.61	18.72	74	31.00	18.53	40.02	20.38
HELD TO MATURITY	0.89	1.80	67	1.04	2.04	63	1.00	2.00	64	1.13	2.91	1.65	3.47
OFF BALANCE SHEET	37.80	13.97	98	11.83	14.28	41	31.86	14.11	95	10.85	13.75	14.01	8.87
UNREALIZED APPN/DEPN	0.05	0.06	72	0.03	0.05	66	0.02	0.03	71	-0.01	0.01	-0.04	-0.05
UNREAL APP/DEP % TIER ONE CAP	0.61	0.68	71	0.48	0.60	68	0.22	0.33	68	-0.08	0.12	-0.32	-0.56
CONTRACTUAL MAT/REPRICE DATA													
LOANS/SECURITIES OVER 3 YEARS	41.56	33.32	72	44.76	33.93	77	44.58	33.76	78	50.49	36.22	54.63	37.24
LIABILITIES OVER 3 YEARS	8.67	4.57	81	6.01	3.39	75	6.01	3.58	73	1.39	2.84	0.60	2.67
NET 3 YEAR POSITION	32.89	28.36	63	38.75	30.14	75	38.57	29.84	72	49.09	33.00	54.03	34.00
LOANS/SECURITIES OVER 1 YEAR	68.80	54.20	87	63.02	53.47	77	67.89	53.39	87	64.15	54.10	60.91	56.80
LIABILITIES OVER 1 YEAR	16.72	13.71	63	12.15	10.90	59	12.59	11.13	58	3.64	10.63	4.39	11.27
NET OVER 1 YEAR POSITION	52.08	40.00	82	50.87	42.24	71	55.29	41.96	83	60.51	42.87	56.52	45.23
NON-MATURITY DEPOSITS	48.73	45.64	62	46.67	43.85	62	46.24	45.56	54	40.71	43.91	45.77	41.61
NON-MATURITY DEPS % LONG ASSETS	117.27	155.09	37	104.27	145.68	31	103.71	155.30	28	80.63	136.23	83.78	122.60
NET OVER 3 YEAR POSITION	-7.18	-12.21	60	-1.91	-9.93	66	-1.66	-11.79	71	9.78	-7.80	8.86	-4.46
AS % TIER 1 CAPITAL													
STRUCTURED NOTES	0.68	0.86	79	10.75	0.24	97	0.73	0.23	88	14.54	0.34	11.94	1.01
MORTGAGE SERVICING (FV)	1.02	0.15	89	0.91	0.19	87	0.82	0.19	86	0.00	0.21	0.96	0.03
TOTAL	1.70	1.35	75	11.66	0.75	96	1.55	0.73	79	14.54	0.91	12.89	1.24

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Interest Rate Risk Analysis

This page presents information that may be used to assess the interest rate risk inherent in a bank's balance sheet. Most of the underlying repricing data is reported in the memoranda sections of RC-B, RC-C, RC-E as well as on RC. The analysis emphasizes the long side of the balance sheet and also takes into account the impact of non-maturity deposits. Most ratios are presented as a percent of total assets. Information on this page is available from June 30, 1997 forward.

Long Assets Instruments W/Options

Mortgage Loans & Pass Thrus

Sum of all repricings for mortgage pass-through securities backed by closed-end first lien residential mortgages and closed end loans secured by liens on 1-4 family residential properties divided by total assets.

Loans and Securities Over 15 Years

Sum of repricings over 15 years for above divided by total assets.

Loans and Securities 5 to 15 Years

Sum of repricings from 5 to 15 years for above divided by total assets.

Other Loans and Securities

Sum of all repricings for securities issued by U.S. Treasury, agencies, state and political subdivisions and all loans and leases other than closed-end loans secured by first liens on 1-4 family residential properties divided by total assets.

Loans and Securities Over 15 Years

Sum of repricings over 15 years for above divided by total assets.

Loans and Securities 5 to 15 Years

Sum of repricings from 5 to 15 years for above divided by total assets.

Total Loans and Securities Over 15

Sum of repricings over 15 years for Mortgage Loans and Pass Throughs and Other Loans and Securities divided by assets.

CMO's Total

Sum of all repricings for other mortgage backed securities (including CMO's, REMIC's and stripped MBS) divided by assets.

Avg Life Over 3 Years

Repricings over three years for above divided by assets.

Structured Notes

Structured notes (included in held-to-maturity and available-for-sale accounts) divided by assets

Mortgage Servicing

Fair value of mortgage servicing assets divided by assets.

Total

Sum of structured notes, high risk securities, and mortgage servicing divided by assets.

Overall Risk Indicators

Available For Sale

Fair value of available-for-sale securities divided by assets.

Held To Maturity

Amortized cost of held-to-maturity securities divided by assets.

Off Balance Sheet

Total of all off-balance sheet accounts. divided by assets.

Unrealized Appn/Depn

Unrealized appreciation/depreciation on held-to-maturity securities divided by assets.

Unrealized App/Dep % Tier One Capital

Unrealized appreciation/depreciation on held-to-maturity securities divided by tier one capital.

Contractual Maturity/ Reprice Data

Loans/Securities Over 3 Years

Sum of repricings over 3 years for mortgage loans and pass-throughs, other loans and securities and CMO's divided by assets.

Liabilities Over 3 Years

Sum of repricings over 3 years for other borrowed money, time deposits less than \$100,000 and time deposits of \$100,000 or greater divided by assets.

Net 3 Year Position

Loans/Securities over 3 years less liabilities over 3 years divided by assets.

Loans/Securities Over 1 Year

Sum of repricings over 1 year for mortgage loans and pass throughs, other loans and securities and all CMO's.

Liabilities Over 1 Year

Sum of repricings over 1 year for other borrowed money, time deposits less than \$100,000 and time deposits of \$100,000 or greater divided by assets.

Net Over 1 Year Position

Loans/Securities over 1 year less liabilities over 1 year divided by assets.

Non-Maturity Deposits

Demand deposits, NOW and ATS accounts, money market accounts and all other savings divided by assets.

Non-Maturity Deposits by Long Assets

Non-maturity deposits divided by repricings over 3 years for loans and securities.

Net Over 3 Year Position

Repricings over 3 years for loans and securities less non-maturity deposits divided by assets.

As % Tier 1 Capital

Structured Notes

Structured notes (included in held-to-maturity and available-for-sale accounts) divided by tier one capital.

Mortgage Servicing

Fair value of mortgage servicing assets divided by tier one capital.

Total

Sum of structured notes, high risk securities, OBS exposed to rising rates and mortgage servicing divided by tier one capital.

CERT #	LIQUIDITY AND INVESTMENT PORTFOLIO												
CHARTER #	COUNTY:			PORTFOLIO									
	09/30/2002			09/30/2001			12/31/2001			12/31/2000		12/31/1999	
SHORT TERM INVESTMENTS	18,204			16,968			12,493			2,468		3,542	
SHORT TERM ASSETS	34,003			37,461			27,182			18,454		20,700	
SHORT TERM NON CORE FUNDING	27,381			35,866			38,725			75,451		40,384	
NON CORE LIABILITIES	77,446			66,005			72,908			80,318		42,501	
FED HOME LOAN BOR MAT < 1 YR	3,000			9,000			10,000			62,536		31,140	
FED HOME LOAN BOR MAT > 1 YR	44,834			28,115			31,957			0		0	
OTH BORROWING MAT < 1 YR	11,209			9,000			10,000			0		0	
OTH BORROWING MAT > 1 YR	263			276			273			3,951		747	
DEBT SECURITIES 90+ DAYS P/D	0			0			0			0		0	
TOTAL NON-CURRENT DEBT SEC	0			0			0			0		0	
FAIR VALUE STRUCTURED NOTES	205			2,731			203			3,336		3,257	
PERCENT OF TOTAL ASSETS	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	BANK	PEERS
SHORT TERM INVESTMENTS	4.75	4.78	55	4.86	5.88	48	3.53	5.07	42	0.72	5.04	1.38	4.51
MARKETABLE EQUITY SEC (MES)	0.00	0.14	67	0.00	0.17	64	0.00	0.18	63	0.00	0.08	0.00	0.03
CORE DEPOSITS	70.45	69.59	51	72.21	70.01	58	70.54	70.36	48	68.18	70.71	70.99	72.95
S T NON CORE FUNDING	7.14	13.04	19	10.27	14.28	27	10.93	13.84	35	22.14	14.87	15.72	13.06
LIQUIDITY RATIOS													
NET S T NONCORE FUND DEPENDENCE	2.78	9.18	27	6.44	9.52	35	8.53	9.83	44	23.60	11.04	16.07	9.43
NET NON CORE FUND DEPENDENCE	17.94	17.39	51	16.72	15.87	53	19.65	16.62	59	25.18	16.52	16.99	14.09
BROKERED DEPOSITS TO DEPOSITS	0.00	0.91	72	0.00	0.45	77	0.00	0.56	75	0.00	0.48	0.00	0.07
BROKER DEP MAT < 1 YR TO BKR DEPS	NA	9.86	76	NA	8.15	81	NA	8.66	80	NA	7.82	NA	3.65
SHORT TRM INV TO S T N CORE FUND	66.48	46.61	71	47.31	48.68	60	32.26	44.94	48	3.27	41.43	8.77	43.36
SHORT TERM ASSET TO S T LIABS	38.47	82.84	12	33.68	75.13	9	23.90	76.96	4	11.48	71.93	21.71	63.57
NET S T LIAB TO ASSETS	14.19	5.85	75	21.11	9.31	81	24.43	8.44	89	41.75	10.77	29.06	13.59
NET LOANS & LEASES TO DEPOSITS	78.25	80.67	42	79.00	79.72	46	78.64	79.92	43	82.10	80.03	65.14	76.10
NET LN&LS TO CORE DEPOSITS	83.51	96.00	29	84.22	94.97	29	84.47	94.32	29	86.99	94.95	68.93	88.34
NET LN&LS & SBLC TO ASSETS	58.89	66.87	24	60.83	66.42	29	59.61	66.59	25	59.33	66.92	48.96	64.39
SECURITIES MIX													
HELD-TO-MATURITY % TOTAL SECS													
US TREAS & GOVT AGENCIES	0.00	1.85	79	0.00	2.02	76	0.00	2.13	76	0.00	3.62	0.00	4.34
MUNICIPAL SECURITIES	3.16	2.88	74	4.30	3.45	73	3.61	3.31	72	3.52	4.94	3.96	6.24
PASS-THROUGH MTG BACKED SECS	0.00	0.20	79	0.00	0.44	77	0.00	0.37	77	0.00	0.65	0.00	0.34
CMO & REMIC MTG BACKED SECS	0.00	0.07	88	0.00	0.13	86	0.00	0.10	86	0.00	0.15	0.00	0.06
ASSET BACKED SECURITIES	0.00	0.00	98	0.00	0.00	99	0.00	0.00	99	NA	0.00	NA	0.00
OTHER DOMESTIC DEBT SECS	0.00	0.02	91	0.00	0.07	88	0.00	0.06	88	0.00	0.07	0.00	0.05
FOREIGN DEBT SECURITIES	0.00	0.00	97	0.00	0.00	97	0.00	0.00	97	0.00	0.00	0.00	0.00
TOTAL HELD-TO-MATURITY	3.16	8.86	63	4.30	10.53	59	3.61	10.29	60	3.52	13.51	3.96	14.50
AVAILABLE-FOR-SALE % TOTAL SECS													
US TREASURY & GOVT AGENCIES	43.74	28.49	72	41.27	29.68	66	36.84	28.94	62	46.79	39.19	50.82	38.80
MUNICIPAL SECURITIES	11.91	13.86	49	13.72	12.82	55	15.99	12.20	59	10.21	10.48	7.45	12.91
PASS-THROUGH MTG BACKED SECS	17.64	17.37	55	22.25	16.16	64	18.90	16.65	57	23.16	11.54	21.27	9.52
CMO & REMIC MTG BACKED SECS	14.75	8.59	71	9.73	7.55	67	17.38	8.38	76	5.43	5.33	7.29	4.54
ASSET BACKED SECURITIES	0.00	0.02	92	0.00	0.03	91	0.00	0.03	90	NA	0.00	NA	0.00
OTHER DOMESTIC DEBT SECS	8.81	3.37	78	8.74	3.86	78	7.28	4.04	75	6.82	3.33	5.89	1.85
FOREIGN DEBT SECURITIES	0.00	0.00	96	0.00	0.00	95	0.00	0.00	95	0.00	0.00	0.00	0.00
INV MUT FND & OTH MKTBL	0.00	0.66	65	0.00	0.81	63	0.00	0.88	62	0.00	0.42	0.00	0.12
OTHER EQUITY SECURITIES	NA	0.00	99	NA	0.00	99	NA	0.00	99	4.08	2.42	3.32	1.88
TOTAL AVAILABLE-FOR-SALE	96.84	82.20	36	95.70	79.75	40	96.39	79.94	40	96.48	78.54	96.04	74.78
OTHER SECURITIES RATIOS:													
APP (DEP) HI RISK & STRUCTICAP	NA	0.00	99	NA	0.00	99	NA	0.00	99	NA	0.00	NA	0.00
APP (DEP) IN HTM SEC TO HTM SEC	4.89	1.46	86	3.23	1.13	83	1.65	0.74	74	-0.52	0.32	-2.27	-0.59
APP (DEP) IN HTM SEC TO EQY CAP	0.57	0.63	71	0.45	0.56	68	0.22	0.31	68	-0.09	0.11	-0.35	-0.55
PLEGGED SECURITIES TO TOT SEC	23.82	47.11	25	31.47	48.22	29	24.73	47.44	25	35.01	49.71	27.56	44.36

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Liquidity and Investment Portfolio

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

Short Term Investments (\$000)

The sum of:

- Interest-bearing bank balances
- + Federal funds sold and securities purchased under agreements to resell
- + Debt securities with a remaining maturity of one year or less
- + Acceptances of other banks (loans) and commercial paper (loans). Commercial paper not included from March 31, 1997 forward. Acceptances not included from March 31, 2001 forward.

Short Term Assets (\$000)

The sum of:

- Short term investments (defined above)
- + Loans and leases with a remaining maturity of one year or less
- Commercial Paper. Not available and not deducted from March 31, 1997 forward.
- Acceptances of other banks. Not available and deducted from March 31, 2001 forward.

Short Term Non Core Funding (\$000)

The sum of:

- + Time deposits of \$100M or more with a remaining maturity of one year or less

- + Brokered deposits issued in denominations of less than \$100M with a remaining maturity of one year or less
- + Other borrowed money with a remaining maturity one year or less
- + Time deposits with a remaining maturity of 1 year or less in foreign offices
- + Securities sold under agreements to repurchase and federal funds purchased
- + Demand notes issued to the U.S. Treasury (Not available from March 31, 2001 forward)

Non Core Liabilities (\$000)

The sum of:

- Total time deposits of \$100M or more
- + Other borrowed money (all maturities)
- + Foreign office deposits
- + Securities sold under agreements to repurchase and federal funds purchased
- + Insured brokered deposits issued in denominations of less than \$100,000
- + Demand notes issued to the U.S. Treasury (Not available from March 31, 2001 forward)

Federal Home Loan Bank Borrowing Maturity 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).

Federal Home Loan Bank Borrowing Maturing Over 1 Year

From March 31, 2001 forward that 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 (RCFDA547) plus Other Borrowed Money With a Remaining Maturity of Over Three Years (RCFDA548)

Long Term Assets (\$000)

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

- Net loans and leases
- Acceptances of other banks (loans) Not available from March 31, 2001 forward.
- Commercial paper (loans). Not available from March 31, 1997 forward.
- + Held to maturity securities
- + Available for sale securities
- Debt securities with a remaining maturity of one year or less
- + Other real estate owned (non-investment)

Core Deposits (\$000)

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

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

Short Term Liabilities (\$000)

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

The sum of:

- Time deposits less than \$100,000 with a remaining maturity of one year or less
- + Time deposits of \$100M or more with a remaining maturity of one year or less
- + Other borrowed money with remaining maturity 1 year or less
- + Deposits in foreign offices with remaining maturity 1 year or less
- + Securities sold under agreements to repurchase and federal funds purchased
- + Demand notes issued to the U.S. Treasury (Not available from March 31, 2001 forward)

Not available prior to March 1996.

Non-Current Debt Securities & Other Assets:

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

Debt Securities 90+ Days P/D

Total Non-Current Debt Sec

Fair Value Structured Notes

Percent of Total Assets

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

Short Term Investments

Temporary investments divided by total assets.

Marketable Equity Securities (MES)

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

Core Deposits

Core deposits divided by total assets.

S.T. Non Core Funding

Short term non core funding divided by total assets.

Liquidity Ratios

Net S. T. Non Core Funding Dependence

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

Net Non Core Funding Dependence

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

Brokered Deposits to Deposits

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

Brokered Deposits Maturing < 1 year to Brokered Deposits

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

Short Term Investments to Short Term Non Core Funding

Short Term investments divided by short term non core funding.

Short Term Assets to Short Term Liabilities

Short term assets divided by short term liabilities.

Net Short Term Liabilities to Assets

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

Net Loans & Leases to Deposits

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

Net Loans & Leases to Core Deposits

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

Net Loans, Leases & Standby Letters of Credit to Assets

Net loans, plus lease-financing receivables and standby letters of credit, divided by total assets.

Securities Mix (Percent of Total Securities)

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

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

U.S. Treasury & Government Agencies

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

Municipal Securities

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

Pass-Through Mtg. Backed Secs

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

CMO & Remic Mtg Backed ecs

CMO's and REMIC's issued by

FNMA and FHLMC, collateralized by MBS guaranteed by FNMA, FHLMC, GNMA and other private issues are displayed.

Asset Backed Securities

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

Other Domestic Debt Securities

Foreign Debt Securities

Inv Mut F. & Oth MKTBL

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

Other Equity Securities

Includes other equity securities. Displayed as available-for-sale securities only.

Total Held-To-Maturity

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

Total Available-For-Sale

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

Other Securities Ratios:

App (Dep) Hi Risk & Struc/TICap

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

App (Dep) in HTM sec to HTM Sec

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

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

App (Dep) in HTM Sec to Eqy Cap

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

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

Pledged Securities to Total Securities

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

CHARTER #

COUNTY:

CAPITAL ANALYSIS

	09/30/2002			09/30/2001			12/31/2001			12/31/2000		12/31/1999	
END OF PERIOD CAPITAL (\$000)													
PERPETUAL PREFERRED		0			0			0			0		0
+ COMMON STOCK		1,245			1,245			1,245			1,245		1,245
+ SURPLUS		4,886			4,886			4,886			4,886		2,500
+ UNDIVIDED PROFITS		22,630			19,268			20,165			17,812		25,505
+ ACCUM OTHER COMP INCOME		2,029			1,285			434			-454		-2,126
+ OTHER EQUITY CAPITAL COMP		0			0			0			0		0
TOTAL EQUITY CAPITAL		30,790			26,684			26,730			23,489		27,124
SUBORD NOTES & DEBENTURES		0			0			0			0		0
CHANGES IN TOTAL EQUITY (\$000)													
BALANCE AT BEGINNING OF PERIOD		26,730			23,489			23,489			27,124		28,094
+ NET INCOME		3,467			2,519			3,733			3,173		3,351
+ SALE OR PURCHASE OF CAPITAL		0			0			0			7,391		0
+ MERGER & ABSORPTIONS		0			0			0			0		0
+ RESTATE DUE TO ACCTG ERROR&CHG		0			0			0			0		0
+ TRANS WITH PARENT		0			0			0			0		0
- DIVIDENDS		1,001			892			1,210			15,872		1,137
+ OTHER COMPREHENSIVE INCOME		1,594			1,568			718			1,673		-3,184
BALANCE AT END OF PERIOD		30,790			26,684			26,730			23,489		27,124
INTANGIBLE ASSETS													
MORTGAGE SERVICING RIGHTS		293			230			216			222		280
+ PURCH CRED CARD RELATION		0			0			0			0		0
+ OTHER INTANGIBLES		0			0			0			0		0
+ GOODWILL		0			0			0			0		0
TOTAL INTANGIBLES		293			230			216			222		280
MEMO: GRANDFATHERED INTANG		0			0			0			0		0
CAPITAL RATIOS	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	BANK	PEERS
PERCENT OF TOTAL EQUITY:													
NET LOANS & LEASES (X)	7.32	7.45	45	7.96	7.49	56	7.90	7.66	51	8.61	7.81	4.63	7.34
SUBORD 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
LONG TERM DEBT	0.00	N/A	95	0.00	N/A	95	0.00	N/A	95	0.00	N/A	0.00	N/A
COM RE & RELATED VENTURES	229.26	278.49	42	269.13	268.03	53	269.33	276.53	52	271.18	258.53	184.19	160.57
PERCENT OF AVERAGE TOTAL EQUITY:													
NET INCOME	16.24	14.29	67	13.36	13.41	51	14.67	13.22	63	14.13	14.21	12.17	13.22
DIVIDENDS	4.69	5.24	51	4.73	5.24	51	4.75	5.79	46	70.69	6.55	4.13	6.52
RETAINED EARNINGS	11.55	8.30	73	8.63	7.57	58	9.91	6.88	72	-56.56	6.93	8.04	6.13
OTHER CAPITAL RATIOS:													
DIVIDENDS TO NET OPER INCOME	28.87	34.00	45	35.41	37.00	50	32.41	41.77	40	500.22	46.51	33.93	47.50
EQUITY CAPITAL TO ASSETS	8.03	9.09	30	7.64	9.02	21	7.55	8.81	23	6.89	8.69	10.56	9.06
GROWTH RATES:													
TOTAL EQUITY CAPITAL	15.39	12.38	72	24.60	17.32	77	13.80	13.52	66	-13.40	17.10	-3.45	2.17
EQUITY GROWTH LESS ASST GROWTH	5.69	1.17	71	25.04	4.93	95	9.85	0.81	84	-46.06	3.67	-6.29	-4.97
INTANG ASSETS % TOTAL EQUITY													
MORTGAGE SERVICING RIGHTS	0.95	0.12	90	0.86	0.15	88	0.81	0.16	87	0.95	0.17	1.03	0.02
GOODWILL	0.00	1.93	61	0.00	2.07	57	0.00	2.39	57	0.00	2.17	0.00	1.79
PURCH CREDIT CARD RELATION	0.00	N/A	97	0.00	N/A	97	0.00	N/A	97	0.00	N/A	0.00	N/A
ALL OTHER INTANGIBLES	0.00	0.52	69	0.00	0.32	75	0.00	0.40	72	0.00	0.31	0.00	0.28
TOTAL INTANGIBLES	0.95	3.42	51	0.86	3.46	49	0.81	4.00	48	0.95	3.47	1.03	2.91

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Capital Analysis

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

End-of-Period Capital (\$000)

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

Perpetual Preferred Stock

Common Stock

Surplus

Undivided Profits

Accumulated Other Comprehensive Income

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

Other Equity Capital Components

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

Total Equity Capital

Sum of all capital components above.

Subordinated Notes & Debentures

Subordinated notes and debentures as reported on schedule RC.

Changes in Total Equity (\$000)

Displays the reconciliation of

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

Balance at Beginning of Period

Net Income

Sale or Purchase Of Capital

Merger & Absorptions

Restatements due to Accounting Errors and Changes

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

Transactions With Parent

Less: Dividends

Other Comprehensive Income

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

Balance At End Of Period

Intangible Assets

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

Mortgage Servicing Rights

Purchased Credit Card Relation

Other Intangibles

Goodwill

Total Intangibles

Memo: Grand fathered Intangibles

Intangible assets that have been grandfathered for regulatory capital purposes.

Capital Ratios

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

Percent of Total Equity:

Net Loans & Leases (X)

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

Subordinated Notes and Debentures—Percent of Total Equity

Subordinated notes and debentures divided by total equity capital.

Long-Term Debt—Percent of Total Equity

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

Com Re & Related Ventures

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

Percent of Average Total Equity:

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

Net Income—Percent of Average Total Equity

Net income divided by average total equity capital.

Dividends—Percent of Average Total Equity

Cash dividends declared on common & preferred stock

Retained Earnings—Percent of Average Total Equity

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

Other Capital Ratios:

Dividends to Net Operating Income

Cash dividends declared, as a per-

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

Equity Capital to Assets

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

Growth Rates:

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

even though it is not technically a growth rate.

Total Equity Capital

Equity Growth Less Asset Growth

The difference between equity capital and asset growth rates.

Intangibles Assets % Total Equity

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

Mortgage Servicing Rights

Goodwill

Purchased Credit Card Relation

Other Intangibles

Total Intangibles

CERT #

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CHARTER #

COUNTY:

CAPITAL ANALYSIS

	09/30/2002			09/30/2001			12/31/2001			12/31/2000		12/31/1999	
RISK BASED CAPITAL (\$000)													
TIER ONE CAPITAL													
TOTAL EQUITY CAPITAL ADJUSTED	28,761			25,399			26,296			23,943		29,250	
- INELIGIBLE DEF TAX ASSETS	0			0			0			0		0	
- INELIGIBLE INTANGIBLES	29			23			22			222		28	
NET TIER ONE	28,732			25,376			26,274			23,721		29,222	
TIER TWO CAPITAL													
+ QUALIF DEBT AND REDEEM PFD	0			0			0			0		0	
+ CUMULATIVE PREFERRED STOCK	0			0			0			0		0	
+ ALLOWABLE LN&LS LOSS ALLOW	2,714			2,604			2,556			2,555		1,862	
+ UNRL GAIN MKTBL EQY SEC (45%)	0			0			0			0		0	
+ OTHER TIER 2 CAPITAL COMP	0			0			0			0		0	
NET ELIGIBLE TIER TWO	2,714			2,604			2,556			2,555		1,862	
TOTAL RBC BEFORE DEDUCTIONS	31,446			27,980			28,830			26,276		31,084	
TIER ONE & TIER TWO	31,446			27,980			28,830			26,276		31,084	
TIER THREE & FIN SUB ADJ	0			0			0			0		0	
- RECIROCAL CAPITAL HOLDINGS	0			0			0			0		0	
- DEDUCTIONS FOR TOTAL RBC	0			0			0			0		0	
TOTAL RISK-BASED-CAPITAL	31,446			27,980			28,830			26,276		31,084	
RISK-WEIGHTED ASSETS													
ON-BALANCE SHEET													
CATEGORY TWO - 20%	22,063			16,480			19,099			18,372		17,977	
CATEGORY THREE - 50%	69,496			61,139			66,293			51,651		24,029	
CATEGORY FOUR - 100%	125,311			129,824			118,958			134,552		106,978	
TOTAL ON-BALANCE SHEET	216,870			207,443			204,350			204,576		148,984	
MEMO: CATEGORY ONE - 0%	9,237			16,372			9,987			15,148		17,835	
OFF- BALANCE SHEET													
CATEGORY TWO - 20%	0			0			0			0		0	
CATEGORY THREE - 50%	0			0			0			0		0	
CATEGORY FOUR - 100%	217			184			184			51		82	
TOTAL OFF-BALANCE SHEET	217			184			184			51		82	
MEMO: CATEGORY ONE - 0%	0			0			0			0		0	
ADJUSTMENTS TO RISK-WGT ASSETS													
RISK-WIEGHTED ASSET BEFORE DED	217,087			207,627			204,534			204,627		149,066	
- INELIGIBLE DEF TAX ASSETS	0			0			0			0		0	
- INELIGIBLE INTANGIBLES	0			0			0			222		28	
- RECIROCAL CAPITAL HOLDINGS	0			0			0			0		0	
- EXCESS ALLOWABLE LN&LS LOSS AL	998			897			896			820		766	
- ALLOCATED TRANSFER RISK RESERV	0			0			0			0		0	
+ MKT RISK ASSETS & FIN SUB ADJ	0			0			0			0		0	
TOTAL RISK-WEIGHTED ASSETS	216,089			206,730			203,638			203,584		148,272	
RISK-BASED CAPITAL													
TIER ONE RBC TO RISK-WGT ASSETS	BANK	PEER5	PCT	BANK	PEER5	PCT	BANK	PEER5	PCT	BANK	PEER5	BANK	PEER8
TOTAL RBC TO RISK-WEIGHT ASSETS	13.30	11.95	73	12.27	11.97	65	12.90	11.80	71	11.65	11.77	19.71	13.69
TIER ONE LEVERAGE CAPITAL	14.55	13.14	73	13.53	13.14	66	14.16	12.98	72	12.91	12.91	20.96	14.82
	7.68	8.49	34	7.44	8.43	30	7.40	8.34	30	6.81	8.40	11.17	9.08
OTHER CAPITAL RATIO:													
DEF TAX ASSET TO T1 CAP	0.22	1.16	48	0.96	1.22	55	2.60	1.83	67	5.52	2.47	6.93	3.02

NOTE: FROM MARCH 31, 2001 FORWARD RISK BASED CAPITAL RATIOS AND DATA DO INCLUDE ADJUSTMENT FOR FINANCIAL SUBSIDIARIES.
FOR BANKS WITH FINANCIAL SUBSIDIARIES PLEASE REFER TO CALL REPORT FOR INFORMATION ON THE ADJUSTMENT.

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Risk Based Capital (\$000)

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

The source for on and off balance sheet risk weighting information is schedule RC R, where banks report assets by major risk category. From March 31, 2001 forward all risk based capital information on page 11a is derived solely from data as reported on the call form. This includes capital; risk weighted asset details as well as individual ratios displayed on this page. Note that data reported for tier 1 capital, tier 2 capital, total capital and risk weighted assets are revised to include the adjustment for financial subsidiaries. Those adjustments are needed for correct calculation of risk based capital ratios.

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

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

Risk Based Capital (\$000)

Details the components of tier one and tier two capital.

Tier One Capital

Total Equity Capital Adjusted

From March 31, 2001 forward includes data from RC-R: total equity capital, the following adjustments: for net unrealized gains (losses) on available for sale securities, for unrealized loss on available for sale equity securities, for accumulated gains (losses) on cash flow hedges, for non-qualifying perpetual preferred stock, qualifying minority interest in consolidated subsidiaries, and other additions (deletions) to equity capital. Also the adjustment for financial subsidiaries from schedule RC-R reported in tier 1 capital on schedule RC-R is deducted.

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

Minus Ineligible Def. Tax Assets

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

Minus Ineligible Intangibles

From March 31, 2001 forward from RC-R.

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

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

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

Net Tier One

From March 31, 2001 forward tier 1 capital from RC-R less the adjustment for financial subsidiaries. For prior quarters it is the sum of the above capital components.

Tier Two Capital

Qualifying Debt and Redeemable Preferred

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

For prior quarters includes:

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

1 to 2 years = 20%

2 to 3 years = 40%

3 to 4 years = 60%

4 to 5 years = 80%

over 5 years = 100%

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

Plus mandatory convertible debt from RC M.

Plus Cumulative Preferred Stock

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

Plus Allowable Loans & Lease Loss Allowance

From March 31, 2001 forward includes

allowance for loan and lease losses includible in tier 2 from RC-R. For prior quarters the allowance for loan and lease losses is limited to 1.25% of gross risk weighted assets, which is defined as risk weighted assets minus ineligible intangible assets, and if applicable minus ineligible deferred tax assets. From March 31, 1997 forward for banks filing FFIEC 031, 032 AND 033 based on the Balance end of Current Period from RI B.II. For banks filing FFIEC 034 and for all banks for prior quarters based on Schedule RC Allowance for Loan and Lease Losses.

Plus-Unrealized Gain Marketable Equity Securities (45%)

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

Other Tier Two Capital Components

Other Tier 2 Capital Components as reported on schedule RC-R item 16.

*Net Eligible Tier Two**

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

Total RBC Before Deductions

Tier One & Tier Two

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

Tier Three and Financial Subsidiary Adjustment

From March 31, 2001 forward includes tier 3 capital allocated for market risk from RC-R. Also includes 50% of the adjustment for financial subsidiaries reported as reported on schedule RC-R in total capital. For prior quarters includes reported tier three capi-

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

Minus Reciprocal Capital Holdings

Available for quarters prior to March 31, 2001 includes interbank holdings of capital instruments from schedule RC M. Reported only in December, so for interim quarters, the prior year end figure is used.

Deductions for Total RBC

Total deductions for risk based capital as reported on schedule RC-R.

Total Risk Based Capital

From March 31, 2001 forward total risk based capital from RC-R less the adjustment for financial subsidiaries. For prior quarters include tier one plus tier two capital plus tier three capital less reciprocal holdings.

Risk Weighted Assets

On Balance Sheet

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

Category Two—20%

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

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

For banks not filing RC R, federal funds sold, securities purchased under resell agreements, assets held

in trading accounts, passthrough securities issued by FNMA and FHLMC, CMOs issued by FNMA and FHLMC, private issue CMOs collateralized or guaranteed by guaranteed by FNMA, FHLMC or GNMA, US government sponsored agencies, general obligation securities of state and political subdivisions in the US, acceptances of other banks.

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

Category Three—50%

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

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

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

Category Four—100%

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

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

For banks not filing RC R, total assets are adjusted to place available for sale securities on a cost basis except for losses on marketable equity securities, plus allowance for loan losses and

allocated transfer risk reserve, less assets assigned to 0%, 20%, 50% risk weight categories, less participation in acceptances conveyed to others (banks filing FFIEC 031, 032, 033). From September 30, 1998 forward 45% of the unrealized gain on marketable equity securities is added to risk weighted assets.

Total On Balance Sheet

Sum of all risk weighted on balance sheet assets.

Memo: Category One—0%

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

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

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

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

Off Balance Sheet

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

Category Two—20%

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

ponents listed below are multiplied by 20% risk weight.

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

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

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

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

Category Three—50%

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

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

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

Category Four—100%

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

For banks filing RC-R, credit equivalents of off balance sheet items

assigned to the 100% risk weight category are used.

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

Financial standby letters of credit less financial letters of credit conveyed to others, participation in acceptances acquired by the reporting bank, outstanding balance of Farmer Mac pools transferred, all other off balance sheet items are converted at 100%.

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

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

Total Off Balance Sheet

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

Memo: Category One—0%

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

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

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

Adjustments to Risk Weighted Assets

Risk Weighted Asset Before Deductions

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

Minus Ineligible Deferred Tax Assets

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

Minus Ineligible Intangibles

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

Minus Reciprocal Capital Holdings

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

Minus Excess Allowable Loans & Lease Allowance

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

Minus Allocated Transfer Risk Reserve

Allocated transfer risk reserve.

Market Risk Equivalent Assets & Financial Subsidiary Adjustment

From March 31, 2001 forward includes market risk equivalent assets from RC-R. Also includes the adjustment to risk weighted assets for financial subsidiaries as reported on schedule RC-R. For prior quarters includes reported market risk equivalent assets from schedule RC-R for banks filing 031 and 032 call forms from March 31, 1998 forward.

Total Risk Weighted Assets

From March 31, 2001 forward total risk weighted assets from RC-R less the adjustment for financial subsidiaries. For prior quarters this item is the total of the risk weighted assets calculated above including adjustments.

Risk Based Capital

Tier One RBC to Risk Weighted Assets

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

quarters tier one capital divided by risk weighted assets.

Total RBC to Risk Weigh Assets

From March 31, 2001 forward if the bank reports financial subsidiaries then the adjusted total risk based capital ratio is displayed. Otherwise the unadjusted total risk based capital ratio is displayed. For prior quarters it is calculated by dividing total risk based capital by risk weighted assets.

Tier One Leverage Capital

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

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

Other Capital Ratio:

Deferred Tax Asset to Tier One Capital

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

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COUNTY:

ONE QUARTER ANNUALIZED INCOME ANALYSIS

	09/30/2002			6/30/2002			3/31/2002			12/31/2001		9/30/2001	
	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	PCT	BANK	PEERS	NA	0.00
EARNINGS AND PROFITABILITY													
PERCENT OF AVERAGE ASSETS:													
INTEREST INCOME (TE)	5.88	6.25	24	6.02	6.35	25	6.15	6.39	32	6.72	6.79	NA	0.00
- INTEREST EXPENSE	1.92	2.07	39	1.98	2.14	38	2.06	2.25	36	2.38	2.66	NA	0.00
NET INTEREST INCOME (TE)	3.95	4.18	37	4.04	4.21	41	4.09	4.11	50	4.34	4.13	NA	0.00
+ NONINTEREST INCOME	1.61	1.00	86	1.47	0.94	85	1.31	0.93	79	1.35	1.01	NA	0.00
- NON-INTEREST EXPENSE	3.49	3.02	75	3.64	3.02	78	3.38	2.97	72	3.55	3.10	NA	0.00
- PROVISION: LOAN&LEASE LOSSES	0.10	0.23	27	0.10	0.22	26	0.10	0.20	28	0.08	0.32	NA	0.00
PRETAX OPERATING INCOME (TE)	1.98	1.93	52	1.77	1.94	40	1.92	1.86	55	2.05	1.74	NA	0.00
+ REALIZED GAINS/LOSSES SECS	0.03	0.03	75	-0.01	0.02	5	0.00	0.02	66	0.02	0.03	NA	0.00
PRETAX NET OPERATING INC (TE)	2.01	1.98	50	1.77	1.97	39	1.92	1.90	52	2.07	1.80	NA	0.00
NET OPERATING INCOME	1.35	1.34	52	1.19	1.32	42	1.29	1.27	54	1.37	1.20	NA	0.00
ADJUSTED NET OPERATING INCOME	1.47	1.45	53	1.25	1.43	36	1.40	1.38	56	1.31	1.31	NA	0.00
NET INCOME ADJUSTED SUB S			N/A			N/A			N/A			NA	0.00
NET INCOME	1.35	1.34	52	1.19	1.32	42	1.29	1.27	54	1.37	1.20	NA	0.00
MARGIN ANALYSIS:													
INT INC (TE) TO AVG EARN ASSETS	6.48	6.73	34	6.63	6.82	36	6.79	6.87	45	7.25	7.31	NA	0.00
INT EXPENSE TO AVG EARN ASSETS	2.12	2.21	42	2.18	2.30	41	2.27	2.43	38	2.57	2.86	NA	0.00
NET INT INC-TE TO AVG EARN ASST	4.35	4.50	43	4.45	4.53	47	4.51	4.42	56	4.68	4.45	NA	0.00
LOAN & LEASE ANALYSIS													
NET LOSS TO AVERAGE TOTAL LN&LS	-0.03	0.20	6	0.07	0.19	43	-0.02	0.14	9	0.23	0.33	NA	0.00
EARNINGS COVERAGE OF NET LOSS(X)	-122.93	24.61	7	42.82	30.69	72	-142.50	32.17	6	14.18	18.97	NA	0.00
LN&LS ALLOWANCE TO NET LOSSES(X)	-61.87	10.00	6	23.73	12.81	77	-74.06	13.12	6	6.96	8.28	NA	0.00
CAPITALIZATION													
CASH DIVIDENDS TO NET INCOME	28.99	28.40	53	29.60	30.42	50	28.05	33.53	50	26.19	47.06	NA	0.00
RETAIN EARN TO AVG TOT EQUITY	12.02	9.45	67	10.71	9.11	62	11.93	8.21	72	13.42	5.70	NA	0.00
YIELD ON OR COST OF:													
TOTAL LOANS & LEASES (TE)	7.21	7.40	39	7.32	7.45	46	7.52	7.51	53	8.42	8.01	NA	0.00
LOANS IN DOMESTIC OFFICES	7.17	7.37	38	7.30	7.42	46	7.51	7.49	53	8.34	7.98	NA	0.00
REAL ESTATE	7.10	7.32	37	7.25	7.38	43	7.38	7.43	45	8.09	7.90	NA	0.00
COMMERCIAL & INDUSTRIAL	5.66	7.16	13	3.65	7.18	1	7.53	7.22	64	11.46	7.80	NA	0.00
INDIVIDUAL	8.41	8.89	41	8.32	8.94	36	8.69	8.94	45	7.89	9.42	NA	0.00
CREDIT CARD PLANS	9.39	4.61	70	9.45	4.76	71	9.87	4.75	71	13.60	4.98	NA	0.00
AGRICULTURAL	9.50	3.69	93	45.19	3.97	99	10.22	4.19	93	0.00	3.79	NA	0.00
LOANS IN FOREIGN OFFICES	NA	N/A	99	NA	N/A	99	NA	N/A	99	NA	N/A	NA	0.00
TOTAL INVESTMENT SECURITIES(TE)	5.18	5.31	40	5.15	5.51	30	5.12	5.61	25	5.34	5.90	NA	0.00
TOTAL INVESTMENT SECURITIES(BOOK)	4.88	4.86	50	4.96	5.07	43	4.89	5.17	28	4.98	5.46	NA	0.00
U S TREAS & AGENCY (EXCL MBS)	4.37	4.55	41	4.59	4.82	37	4.83	5.02	37	5.40	5.53	NA	0.00
MORTGAGE BACKED SECURITIES	5.32	4.44	55	5.46	4.61	52	5.00	4.65	32	5.55	4.96	NA	0.00
ALL OTHER SECURITIES	5.16	4.62	71	4.86	4.72	51	4.84	4.72	50	3.70	4.86	NA	0.00
INTEREST-BEARING BANK BALANCES	0.67	1.37	41	0.78	1.40	44	4.71	1.28	93	2.06	2.00	NA	0.00
FEDERAL FUNDS SOLD & REALES	1.66	1.48	42	1.34	1.43	18	1.64	1.42	55	2.03	1.90	NA	0.00
TOTAL INT-BEARING DEPOSITS	1.92	2.50	16	2.08	2.60	19	2.21	2.76	20	2.75	3.31	NA	0.00
TRANSACTION ACCOUNTS	1.29	1.00	72	2.21	1.00	93	3.50	0.98	98	18.56	1.22	NA	0.00
OTHER SAVINGS DEPOSITS	1.15	1.48	26	1.17	1.50	25	1.13	1.49	25	1.04	1.82	NA	0.00
TIME DEPS OVER \$100M	1.87	3.45	1	3.12	3.56	28	2.92	3.90	8	3.10	4.64	NA	0.00
ALL OTHER TIME DEPOSITS	3.20	3.59	21	3.16	3.78	15	3.49	4.12	13	4.32	4.83	NA	0.00
DEPOSITS IN FOREIGN OFFICES	NA	N/A	99	NA	N/A	99	NA	N/A	99	NA	N/A	NA	0.00
FEDERAL FUNDS PURCHASED & REPOS	NA	1.30	27	NA	1.40	24	NA	1.34	26	NA	1.74	NA	0.00
OTHER BORROWED MONEY	4.29	3.54	47	3.58	3.64	34	3.86	3.58	38	4.15	3.95	NA	0.00
SUBORD NOTES & DEBENTURES	NA	N/A	96	NA	N/A	96	NA	N/A	95	NA	N/A	NA	0.00
ALL INTEREST-BEARING FUNDS	2.43	2.62	36	2.44	2.71	31	2.56	2.84	31	3.00	3.37	NA	0.00

One Quarter Annualized Income Analysis

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

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

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

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

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

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

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

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

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

Earnings and Profitability

Interest Income (TE)

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

Interest Expense

Total interest expense divided by average assets.

Net Interest Income (TE)

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

Noninterest Income

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

Noninterest Expense

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

Provision-Loan/Lease Losses

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

Pretax Operating Income (TE)

Net interest income on a tax-equivalent basis plus noninterest income, less noninterest expenses, the provision for loan and lease-financing receivables losses and the

provision for allocated transfer risk, divided by average assets.

Realized Gain/Loss Secs

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

Pretax Net Operating Income (TE)

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

Net Operating Income

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

Adjusted Net Oper Income

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

Net Income Adjusted Sub S

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

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

Net Income

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

Margin Analysis:

Interest Income (TE)/Average Earning Assets

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

Interest Expense/Average Earning Assets

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

Net Interest Income (TE)/Average Earning Assets

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

Interest Income (TE) To Average Earned Assets

Loan & Lease Analysis

Net Loss to Average Total Loan & Lease

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

Earnings Coverage of Net Loss (X)

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

Loan & Lease Allowance Net Losses (X)

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

Capitalization

Cash Dividends to Net Income

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

Retain Earns to Average Total Equity

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

Yield on or cost of:

Total Loans & Lease (TE)

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

Loans in Domestic Offices

Interest and fees on loans held in domestic offices divided by average domestic office loans.

Real Estate Loans

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

Commercial & Industrial Loans

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

Individual Loans

Interest and fees on domestic office loans to individuals for house-

hold, family and other personal expenditures divided by average domestic loans to individuals for household, family, and other personal expenditures.

Credit Card Plans

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

Agricultural Loans

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

Loans in Foreign Offices

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

Total Investment Securities (TE)

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

Total Investment Securities(Book)

Income on securities not held in 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. Treasury securities and U.S. government agency obligations. Excludes mortgage backed securities. Available from March 31, 2001 forward.

Mortgage Backed Securities

Income on mortgage backed securi-

ties divided by the average for those securities.

All Other Securities

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

Interest-Bearing Bank Balances

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

Federal Funds Sold & Resales

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

Total Interest-Bearing Deposits

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

Transaction Accounts

Interest on transaction accounts (NOW accounts, ATS accounts, and

telephone and preauthorized transfer accounts) divided by the average balance of such deposits.

Other Savings Deposits

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

Time Deps over \$100M or More

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

All Other Time Deposits

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

Deposits in Foreign Offices

Interest on deposits in foreign offices, Edge and Agreement subsidiaries and IBF's divided by the average for such deposits. Available for banks filing call form 031.

Federal Funds Purchased & Repos

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

Other Borrowed Money

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

Subordinated Notes & Debentures

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

All Interest-Bearing Funds

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

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COUNTY:

SECURITIZATION AND ASSET SALE
ACTIVITIES

	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999	PERCENT CHANGE	
						1 QTR	1 YEAR
SECURITIZATION ACTIVITIES	90,589	0	71,400	NA	NA	3.89	NA
1-4 FAMILY RESIDENTIAL LOANS	90,589	0	71,400	NA	NA	3.89	NA
HOME EQUITY LINES	0	0	0	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA	NA	NA
AUTO LOANS	0	0	0	NA	NA	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0	0	0	NA	NA	NA	NA
ALL OTHER LOANS AND LEASES	0	0	0	NA	NA	NA	NA
RETAINED INTEREST-ONLY STRIPS	0	0	0	NA	NA	NA	NA
1-4 FAMILY RESIDENTIAL LOANS	0	0	0	NA	NA	NA	NA
HOME EQUITY LOANS	0	0	0	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA	NA	NA
AUTO LOANS	0	0	0	NA	NA	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0	0	0	NA	NA	NA	NA
ALL OTHER LOANS AND LEASES	0	0	0	NA	NA	NA	NA
RETAINED CREDIT ENHANCEMENTS	0	0	0	NA	NA	NA	NA
1-4 FAMILY RESIDENTIAL LOANS	0	0	0	NA	NA	NA	NA
HOME EQUITY LOANS	0	0	0	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA	NA	NA
AUTO LOANS	0	0	0	NA	NA	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0	0	0	NA	NA	NA	NA
ALL OTHER LOANS AND LEASES	0	0	0	NA	NA	NA	NA
UNUSED LIQUIDITY COMMITMENTS	0	0	0	NA	NA	NA	NA
SELLERS INTEREST IN SECS & LOANS	0	0	0	NA	NA	NA	NA
HOME EQUITY LINES	0	0	0	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0	0	0	NA	NA	NA	NA
TOTAL RETAINED CREDIT EXPOSURE	0	0	0	NA	NA	NA	NA
ASSET BACKED COMML PAPER COND	0	0	0	NA	NA	NA	NA
CR EXP SPONS BY BANK & OTHER	0	0	0	NA	NA	NA	NA
LIQUID COMM BY BANK & OTHER	0	0	0	NA	NA	NA	NA
ACTIVITY %TOTAL ASSETS							
SECURITIZATION ACTIVITIES	23.64	0.00	20.15	NA	NA		
1-4 FAMILY RESIDENTIAL LOANS	23.64	0.00	20.15	NA	NA		
HOME EQUITY LINES	0.00	0.00	0.00	NA	NA		
CREDIT CARD RECEIVABLES	0.00	0.00	0.00	NA	NA		
AUTO LOANS	0.00	0.00	0.00	NA	NA		
COMMERCIAL & INDUSTRIAL LOANS	0.00	0.00	0.00	NA	NA		
ALL OTHER LOANS AND LEASES	0.00	0.00	0.00	NA	NA		
ASSET BACKED COMML PAPER COND	0.00	0.00	0.00	NA	NA		
CR EXP SPONS BY BANK & OTHER	0.00	0.00	0.00	NA	NA		
LIQUID COMM BY BANK & OTHER	0.00	0.00	0.00	NA	NA		
PERCENT OF TOT MANAGED ASSETS ON BALANCE SHEET & SEC ASSETS							
1-4 FAMILY RESIDENTIAL LOANS	66.76	48.73	63.88	NA	NA		
HOME EQUITY LINES	2.25	2.82	2.16	NA	NA		
CREDIT CARD RECEIVABLES	0.44	0.65	0.56	NA	NA		
AUTO LOANS	2.97	4.81	3.40	NA	NA		
COMMERCIAL & INDUSTRIAL LOANS	4.10	8.83	6.92	NA	NA		
ALL OTHER LOANS AND LEASES	23.47	34.16	23.09	NA	NA		

Securitization and Asset Sale Activities

Data on bank securitization activities comes principally from call report schedule RC-S. This information is available for all banks and was first reported on the June 30, 2001 call report. Bank information is presented in dollar and percentage formats and no peer group information is calculated. One year and annualized quarterly growth rates are calculated for dollar items on page 13.

Securitization Activities

The total of all securitized assets from call schedule RC-S item 1, columns a:g.

1-4 Family Residential Loans

Dollar amount of securitized 1-4 Family Residential loans reported on RC-S item 1, column a.

Home Equity Lines

Dollar amount of securitized home equity lines reported on RC-S item 1, column b.

Credit Card Receivables

Dollar amount of securitized credit card receivables reported on RC-S item 1, column c.

Auto Loans

Dollar amount of securitized auto loans reported on RC-S item 1, column d.

Commercial and industrial Loans

Dollar amount of securitized commercial and industrial loans reported on RC-S item 1, column f.

All Other Loans and Leases

Dollar amount of securitized other consumer loans plus all other loans

reported on RC-S item 1, columns e and g.

Retained Interest Only Strips

The total of all retained interest only strips from call schedule RC-S item 2.a columns a:g.

1-4 Family Residential Loans

Dollar amount of credit exposure from retained interest only strips on 1-4 Family Residential loans reported on RC-S item 2.a, column a.

Home Equity Lines

Dollar amount of credit exposure from retained interest only strips on home equity lines reported on RC-S item 2.a, column b.

Credit Card Receivables

Dollar amount of credit exposure from retained interest only strips on credit card receivables reported on RC-S item 2.a, column c.

Auto Loans

Dollar amount of credit exposure from retained interest only strips on auto loans reported on RC-S item 2.a, column d.

Commercial and Industrial Loans

Dollar amount of credit exposure from retained interest only strips on commercial and industrial loans reported on RC-S item 2.a, column f.

All Other Loans and Leases

Dollar amount of credit exposure from retained interest only strips on other consumer loans plus all other loans reported on RC-S item 2.a, columns e and g.

Retained Credit Enhancements

From March 31, 2001 through December 31, 2002 includes the total of All Other Credit Enhancements

from call schedule RC-S items (RCFDB719) through (RCFDB725). From March 31, 2003 forward includes the total of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements from call schedule RC-S items (RCFDC393) through (RCFDC406)

1-4 Family Residential Loans

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on 1-4 Family Residential Loans reported on RC-S item (CFDB719). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements from call schedule RC-S items (RCFDC393) plus (RCFDC400)

Home Equity Lines

From March 31, 2001 through December 31, 2002 includes RC-S All Other Credit Enhancements on Home Equity Lines reported on RC-S item (RCFDB720). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements from call schedule RC-S items (RCFDC394) plus (RCDDC401)

Credit Card Receivables

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Credit Card Receivables reported on RC-S item (RCFDB721). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements from call schedule RC-S items (RCFDC395) plus (RCFDC402)

Auto Loans

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Auto Loans reported on RC-S items (RCFDB722). From March 31, 2003 forward includes Subordinated Securities,

Stand By Letters of Credit and All Other Credit Enhancements from call schedule RC-S items (RCFDC396) plus (RCFDC403).

Commercial and Industrial Loans

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Commercial and Industrial Loans reported on RC-S item (RCFDB724). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements from call schedule RC-S items (RCFDC398) plus (RCFDC405).

All Other Loans and Leases

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Other Consumer Loans plus All Other Loans reported on RC-S item (RCFDB723) plus (RCFDB725). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements from call schedule RC-S or the sum of items (RCFDC397), (RCFDC399), (RCFDC404) and (RCFDC406).

Unused Liquidity Commitments

Dollar amount of unused commitments to provide liquidity to asset sold and securitized as reported on call item 3, columns a:g.

Sellers Interest in Securities and Loans

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns b, c and f.

Home Equity Lines

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns b.

Credit Card Receivables

Dollar amount of ownership (or sell-

ers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns c.

Commercial and Industrial Loans

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns f.

Total Retained Credit Exposure

The total of all retained interest only strips from call schedule RC-S item 2.a columns a:g plus total of all other credit enhancements from call schedule RC-S item 2.b columns a:g.

Asset Backed by Commercial Paper Conduits

Dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures as reported in RC-S items 3.a, 1 & 2 and 3.b, 1 & 2.

Credit Exposure Sponsored by Bank and Others

Dollar amount of credit enhancements arising from conduit structures as reported in RC-S items 3.a, 1 & 2.

Liquidity Commitments by Bank and Others

Dollar amount of commitments to provide liquidity to conduit structures as reported in RC-S items 3.b, 1 & 2.

Activity % of Total Assets

Each component of securitization activity is expressed as a percentage of total assets.

Securitization Activities

The total of all securitized assets from call schedule RC-S item 1. columns a:g, as a percent of total assets from RC item 12.

1-4 Family Residential Loans

Dollar amount of securitized 1-4 Family Residential loans reported on RC-S item 1, column a, as a percent of total assets from RC item 12.

Home Equity Lines

Dollar amount of securitized home equity lines reported on RC-S item 1, column b, as a percent of total assets from RC item 12.

Credit Card Receivables

Dollar amount of securitized credit card receivables reported on RC-S item 1, column c, as a percent of total assets from RC item 12.

Auto Loans

Dollar amount of securitized auto loans reported on RC-S item 1, column d as a percent of total assets from RC item 12.

Commercial and Industrial Loans

Dollar amount of securitized commercial and industrial loans reported on RC-S item 1, column f as a percent of total assets from RC item 12.

All Other Loans and Leases

Dollar amount of securitized other consumer loans plus all other loans reported on RC-S item 1, columns e and g as a percent of total assets from RC item 12.

Asset Backed by Commercial Paper Conduits

Dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures as reported in RC-S items 3.a, 1 & 2 and 3.b, 1 & 2 as a percent of total assets from RC item 12.

Credit Exposure Sponsored by Bank and Others

Dollar amount of credit enhancements arising from conduit structures as reported in RC-S items 3.a, 1 & 2 as a percent of total assets from RC item 12.

Liquidity Commitments by Bank and Others

Dollar amount of commitments to provide liquidity to conduit structures as reported in RC-S items 3.b, 1 & 2 as a percent of total assets from RC item 12.

Percent of Total Managed Assets on Balance Sheet & Securitized Assets

The total of managed assets as reported on the balance sheet plus related securitized assets are expressed as a percentage of total assets plus total securitized assets.

1-4 Family Residential Loans

Dollar amount of securitized 1-4 Family Residential loans reported on RC-S item 1, column a. plus loans secured by 1-4 family residential real estate as reported on RC-C items 1.c.2 a & b as a percentage of total assets from RC item 12 plus the total of all securitized assets from call schedule RC-S item 1. columns a:g.

Home Equity Lines

Dollar amount of securitized home equity lines reported on RC-S item 1, column b plus home equity lines of credit from RC-C item 1.2.1 as a percentage of total assets from RC item 12 plus the total of all securitized assets from call schedule RC-S item 1. columns a:g.

Credit Card Receivables

Dollar amount of securitized credit card receivables reported on RC-S item 1, column c. plus loans to individuals on cards on RC-C item 6.a as a percent of total assets from schedule RC item 12 plus the total of all securitized assets from call schedule RC-S item 1. column a:g.

Auto Loans

Dollar amount of securitized auto loans reported on RC-S item 1, column d. plus other consumer loans from RC item 6.c as a percentage of total assets from RC item 12 plus the total of all securitized assets from call schedule RC-S item 1. columns a:g.

Commercial and Industrial Loans

Dollar amount of securitized commercial and industrial loans reported on RC-S item 1, column f plus commercial and industrial loans from RC item 4 as a percentage of total assets from RC item 12 plus the total of all securitized assets from call schedule RC-S item 1. columns a:g.

All Other Loans and Leases

Dollar amount of securitized other consumer loans plus all other loans reported on call schedule RC-S item 1, columns e and g plus total loans and leases RC-C item 12, less revolving lines secured by 1-4 family properties 1.c.1, less closed end loans secured by 1-4 family properties item 1.c.2, less loans to individuals on credit cards 6.a, less other consumer loans item RC-C 6.c, less commercial and industrial loans from RC-C item 4 as a percentage of total assets from RC item 12 plus the total of all securitized assets from call schedule RC-S item 1. columns a:g.

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COUNTY:

SECURITIZATION AND ASSET SALE
ACTIVITIES

	<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>
% TOT SECURITIZATION ACT BY TYPE					
RETAINED INT ONLY STRIPS	0.00	NA	0.00	NA	NA
1-4 FAMILY RESIDENTIAL LOANS	0.00	NA	0.00	NA	NA
HOME EQUITY LINES	NA	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	NA	NA	NA
AUTO LOANS	NA	NA	NA	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	NA	NA	NA	NA	NA
ALL OTHER LOANS AND LEASES	NA	NA	NA	NA	NA
RETAINED CREDIT ENHANCEMENT	0.00	NA	0.00	NA	NA
1-4 FAMILY RESIDENTIAL LOANS	0.00	NA	0.00	NA	NA
HOME EQUITY LINES	NA	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	NA	NA	NA
AUTO LOANS	NA	NA	NA	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	NA	NA	NA	NA	NA
ALL OTHER LOANS AND LEASES	NA	NA	NA	NA	NA
UNUSED COMM TO PROVIDE LIQUIDITY	0.00	NA	0.00	NA	NA
SELLERS INT IN SECS& LNS % TRUST	0.00	NA	0.00	NA	NA
HOME EQUITY LINES	NA	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	NA	NA	NA
COMMERCIAL AND INDUSTRIAL LOANS	NA	NA	NA	NA	NA
PERCENT OF TIER 1 CAPITAL					
TOTAL RETAINED CREDIT EXPOSURE	0.00	0.00	0.00	NA	NA
RETAINED INTEREST-ONLY STRIPS	0.00	0.00	0.00	NA	NA
RETAINED CREDIT ENHANCEMENTS	0.00	0.00	0.00	NA	NA
30-89 DAY PD SECURITIZED ASSETS					
1-4 FAMILY RESIDENTIAL LOANS	236	0	115	NA	NA
HOME EQUITY LINES	0	0	0	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA
AUTO LOANS	0	0	0	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0	0	0	NA	NA
ALL OTHER LOANS AND LEASES	0	0	0	NA	NA
TOTAL 30-89 DAY PD SECUR ASSET	236	0	115	NA	NA
90+ DAYS PD SECURITIZED ASSETS					
1-4 FAMILY RESIDENTIAL LOANS	226	0	0	NA	NA
HOME EQUITY LINES	0	0	0	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA
AUTO LOANS	0	0	0	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0	0	0	NA	NA
ALL OTHER LOANS AND LEASES	0	0	0	NA	NA
TOTAL 90 + DAY PD SECUR ASSET	226	0	0	NA	NA
TOTAL PAST DUE SECURITIZED ASSETS	462	0	115	NA	NA
NET LOSSES SECURITIZED ASSETS					
1-4 FAMILY RESIDENTIAL LOANS	0	0	0	NA	NA
HOME EQUITY LINES	0	0	0	NA	NA
CREDIT CARD RECEIVABLES	0	0	0	NA	NA
AUTO LOANS	0	0	0	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0	0	0	NA	NA
ALL OTHER LOANS AND LEASES	0	0	0	NA	NA
TOTAL NET CHARGE OFF SECUR ASSET	0	0	0	NA	NA

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% Total Securitization by Type

The type of securitization is expressed as a percentage of total securitized and sold assets by type.

Retained Interest Only Strips

The total of all retained interest only strips from call schedule RC-S item 2.a columns a:g as a percentage of total of all securitized assets from call schedule RC-S item 1. columns a:g.

1–4 Family Residential Loans

Dollar amount of credit exposure from retained interest only strips on 1–4 Family Residential loans reported on RC-S item 2.a, column a as a percentage of securitized 1–4 family residential loans reported on RC-S item 1, column a.

Home Equity Lines

Dollar amount of credit exposure from retained interest only strips on home equity lines reported on RC-S item 2.a, column b as a percentage of securitized home equity lines reported on RC-S item 1, column b.

Credit Card Receivables

Dollar amount of credit exposure from retained interest only strips on credit card receivables reported on RC-S item 2.a, column c as a percentage of securitized credit card receivables reported on RC-S item 1, column c.

Auto Loans

Dollar amount of credit exposure from retained interest only strips on auto loans reported on RC-S item 2.a, column d as a percentage of securitized auto loans reported on RC-S item 1, column d.

Commercial and Industrial Loans

Dollar amount of credit exposure from retained interest only strips on

commercial and industrial loans reported on RC-S item 2.a, column f as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f.

All Other Loans and Leases

Dollar amount of credit exposure from retained interest only strips on other consumer loans plus all other loans reported on RC-S item 2.a, columns e and g as a percentage of securitized other consumer loans plus all other loans reported on RC-S item 1, columns e and g.

Retained Credit Enhancement

The total of all other credit enhancements from call schedule RC-S item 2. columns a:g as a percentage of total of all securitized assets from call schedule RC-S item 1. columns a:g.

1–4 Family Residential Loans

Dollar amount of all other credit enhancements on 1–4 Family Residential loans reported on RC-S item 2.b, column a as a percentage of securitized 1–4 family residential loans reported on RC-S item 1, column a.

Home Equity Lines

Dollar amount of all other credit enhancements on home equity lines reported on RC-S item 2.b column b, as a percentage of home equity lines reported on RC-S item 1, column b.

Credit Card Receivables

Dollar amount of all other credit enhancements on credit card receivables reported on RC-S item 2.b, column c as a percentage of securitized credit card receivables reported on RC-S item 1, column c.

Auto Loans

Dollar amount of all other credit enhancements on auto loans reported

on RC-S item 2.b, column d as a percentage of securitized auto loans reported on RC-S item 1, column d.

Commercial and Industrial Loans

Dollar amount of all other credit enhancements on commercial and industrial loans reported on RC-S item 2.b, column f as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f.

All Other Loans and Leases

Dollar amount of all other credit enhancements on other consumer loans plus all other loans reported on RC-S item 2.a, columns e and g as a percentage of securitized other consumer loans plus all other loans reported on RC-S item 1, columns e and g.

Unused Commitments to Provide Liquidity

Dollar amount of unused commitments to provide liquidity to asset sold and securitized as reported on call item 3, columns a:g as a percentage of all securitized assets from call schedule RC-S item 1. columns a:g.

Sellers Interest in Securities and Loans

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns b, c and f. as a percentage of all securitized assets from call schedule RC-S item 1. columns a:g.

Home Equity Lines

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b column b, as a percentage of home equity lines reported on RC-S item 1, column b.

Credit Card Receivables

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns c as a percentage of securitized credit card receivables reported on RC-S item 1, column c.

Commercial and Industrial Loans

Dollar amount of ownership (or sellers) interests carried as securities (RC-B) or loans (RC-C). Reported in RC-S items 6.a and 6.b columns f as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f.

Percent of Tier 1 Capital

Total Retained Credit Exposure

The total of all retained interest only strips from call schedule RC-S item 2.a columns a:g plus the total of all other credit enhancements from call schedule RC-S item 2.b columns a:g as a percentage of tier 1 capital. See definitions on UBPR page 11a for details on tier 1 capital.

Retained Interest Only Strips

The total of all retained interest only strips from call schedule RC-S item 2.a columns a:g as a percentage of tier 1 capital. See definitions on UBPR page 11a for details on tier 1 capital.

Retained Credit Enhancements

The total of all other credit enhancements from call schedule RC-S item 2.b as a percentage of tier 1 capital. See definitions on UBPR page 11a for details on tier 1 capital.

30-89 Day Past Due Securitized Assets

1-4 Family Residential Loans

Dollar amount of securitized 1-4 family residential loans 30 to 89 days past due as reported in RC-S item 4.a column a.

Home Equity Lines

Dollar amount of securitized home equity lines 30 to 89 days past due as reported in RC-S item 4.a, column b.

Credit Card Receivables

Dollar amount of securitized credit card receivables 30 to 89 days past due as reported in RC-S item 4.a column c.

Auto Loans

Dollar amount of securitized auto loans 30 to 89 days past due as reported in RC-S item 4.a, column d.

Commercial and Industrial

Dollar amount of securitized commercial and industrial loans 30 to 89 days past due as reported in RC-S item 4.a, column f.

All Other Loans and Leases

Dollar amount of securitized all other loans and leases 30 to 89 days past due as reported in RC-S item 4.a, column e & g.

Total 30-89 Day Past Due Securitized Assets

Dollar amount of all securitized loans and leases 30 to 89 days past due as reported in RC-S, item 4.a, columns a:g.

90+ Days Past Due Securitized Assets

1-4 Family Residential Loans

Dollar amount of securitized 1-4 family residential loans 90 days and over past due as reported in RC-S item 4.b column a.

Home Equity Lines

Dollar amount of securitized home equity lines 90 days and over past due as reported in RC-S item 4.b, column b.

Credit Card Receivables

Dollar amount of securitized credit

card receivables 90 days and over past due as reported in RC-S item 4.b column c.

Auto Loans

Dollar amount of securitized auto loans 90 days and over as reported in RC-S item 4.b, column d.

Commercial and Industrial

Dollar amount of securitized commercial and industrial loans 90 days and over due as reported in RC-S item 4.b, column f.

All Other Loans and Leases

Dollar amount of securitized all other loans and leases 90 days and over past due as reported in RC-S item 4.b, column e & g.

Total 90 Plus Days Past Due Securitized Assets

Dollar amount of all securitized loans and leases 90 plus days past due as reported in RC-S, item 4.b, columns a:g.

Total Past Due Securitized Assets

Dollar amount of all securitized loans and leases past due as reported in RC-S items 4a and 4b columns a:g.

Net Losses Securitized Assets

Net losses are defined as chargeoffs less recoveries by each securitization category.

1-4 Family Residential Loans

Dollar amount of net chargeoffs for securitized 1-4 family residential loans as reported in RC-S column a, items 5.a less item 5b.

Home Equity Lines

Dollar amount of net chargeoffs for securitized home equity lines as reported in RC-S column b, items 5a less 5b.

Credit Card Receivables

Dollar amount of net chargeoffs for securitized credit card receivables as reported in RC-S column c, items, 5a less 5b.

Auto Loans

Dollar amount of net chargeoffs for securitized auto loans as reported in RC-S column d, items 5a less 5b.

Commercial and Industrial

Dollar amount of net chargeoffs for securitized commercial and industrial loans as reported in RC-S column f, items 5a less 5b.

All Other Loans and Leases

Dollar amount of net chargeoffs for securitized all other loans and leases

as reported in RC-S columns e & g, items 5a less item 5b.

**Total New Chargeoffs
Securitized Assets**

Dollar amount of all net chargeoffs for securitized loan and leases as reported in RC-S, columns a:g, items 5a less 5b.

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CHARTER #

COUNTY:

SECURITIZATION AND ASSET SALE
ACTIVITIES

	<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>
30-89 DAY PD SECURITIZED ASSETS %					
1-4 FAMILY RESIDENTIAL LOANS	0.26	NA	0.16	NA	NA
HOME EQUITY LINES	NA	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	NA	NA	NA
AUTO LOANS	NA	NA	NA	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	NA	NA	NA	NA	NA
ALL OTHER LOANS AND LEASES	NA	NA	NA	NA	NA
TOTAL 30-89 DAY PD SECUR ASSET	0.26	NA	0.16	NA	NA
90+ DAY PD SECURITIZED ASSETS					
1-4 FAMILY RESIDENTIAL LOANS	0.25	NA	0.00	NA	NA
HOME EQUITY LINES	NA	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	NA	NA	NA
AUTO LOANS	NA	NA	NA	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	NA	NA	NA	NA	NA
ALL OTHER LOANS AND LEASES	NA	NA	NA	NA	NA
TOTAL 90 + DAY PD SECUR ASSET	0.25	NA	0.00	NA	NA
TOTAL PD SECURITIZED ASSETS %	0.51	NA	0.16	NA	NA
NET LOSSES ON SECURITIZED ASSETS%					
1-4 FAMILY RESIDENTIAL LOANS	0.00	NA	0.00	NA	NA
HOME EQUITY LINES	NA	NA	NA	NA	NA
CREDIT CARD RECEIVABLES	NA	NA	NA	NA	NA
AUTO LOANS	NA	NA	NA	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	NA	NA	NA	NA	NA
ALL OTHER LOANS AND LEASES	NA	NA	NA	NA	NA
NET LOSSES ON SECUR ASSETS	0.00	NA	0.00	NA	NA
30-89 DAY PD MANAGED ASSETS %					
1-4 FAMILY RESIDENTIAL LOANS	NA	NA	2.17	NA	NA
HOME EQUITY LINES	0.62	NA	0.47	NA	NA
CREDIT CARD RECEIVABLES	3.43	NA	0.44	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	1.88	NA	2.57	NA	NA
ALL OTHER LOANS AND LEASES	0.32	NA	1.52	NA	NA
TOTAL 30-89 DAY PD MANAGE ASSET	0.69	NA	1.95	NA	NA
90+ DAY PD MANAGED ASSETS %					
1-4 FAMILY RESIDENTIAL LOANS	NA	NA	0.02	NA	NA
HOME EQUITY LINES	0.04	NA	0.00	NA	NA
CREDIT CARD RECEIVABLES	0.29	NA	0.06	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	0.79	NA	0.17	NA	NA
ALL OTHER LOANS AND LEASES	NA	NA	NA	NA	NA
TOTAL 90 + DAY PD MANAGE ASSET	0.40	NA	0.03	NA	NA
TOTAL PAST DUE MANAGED ASSETS %	1.08	NA	1.97	NA	NA
NET LOSSES ON MANAGED ASSETS %					
1-4 FAMILY RESIDENTIAL LOANS	0.02	NA	0.03	NA	NA
HOME EQUITY LINES	0.32	NA	0.00	NA	NA
CREDIT CARD RECEIVABLES	0.54	NA	0.85	NA	NA
COMMERCIAL & INDUSTRIAL LOANS	-0.53	NA	0.49	NA	NA
ALL OTHER LOANS AND LEASES	0.02	NA	0.05	NA	NA
NET LOSSES ON MANAGE ASSETS	0.02	NA	0.05	NA	NA

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30-89 Day Past Due Securitized Assets %

Delinquencies are expressed as a percentage of securitized assets by category.

1-4 Family Residential Loans

Dollar amount of securitized 1-4 family residential loans 30 to 89 days past due as reported in RC-S item 4.a column a as a percentage of securitized 1-4 Family Residential loans reported on RC-S item 1, column a.

Home Equity Lines

Dollar amount of securitized home equity lines 30 to 89 days past due as reported in RC-S item 4.a, column b as a percentage of home equity lines reported on RC-S item 1, column b.

Credit Card Receivables

Dollar amount of securitized credit card receivables 30 to 89 days past due as reported in RC-S item 4.a column c as a percentage of securitized credit card receivables reported on RC-S item 1, column c.

Auto Loans

Dollar amount of securitized auto loans 30 to 89 days past due as reported in RC-S item 4.a, column d as a percentage of securitized auto loans reported on RC-S item 1, column d.

Commercial and Industrial

Dollar amount of securitized commercial and industrial loans 30 to 89 days past due as reported in RC-S item 4.a, column f as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f.

All Other Loans and Leases

Dollar amount of securitized all other loans and leases 30 to 89 days past due as reported in RC-S item 4.a,

column e & g as a percentage of securitized other consumer loans plus all other loans reported on RC-S item 1, columns e and g.

Total 30-89 Day Past Due Securitized Assets

Dollar amount of all securitized loans and leases 30 to 89 days past due as reported in RC-S, item 4.a, columns a:g as a percentage of the total of all securitized assets from call schedule RC-S item 1. columns a:g.

90+ Day Past Due Securitized Assets %

Delinquencies are expressed as a percentage of securitized assets by category.

1-4 FAMILY RESIDENTIAL LOANS

Dollar amount of securitized 1-4 family residential loans 90 plus days past due as reported in RC-S item 4.b column a as a percentage of securitized 1-4 Family Residential loans reported on RC-S item 1, column a.

Home Equity Lines

Dollar amount of securitized home equity lines 90 plus days past due as reported in RC-S item 4.b, column b as a percentage of home equity lines reported on RC-S item 1, column b.

Credit Card Receivables

Dollar amount of securitized credit card receivables 90 plus days past due as reported in RC-S item 4.b column c as a percentage of securitized credit card receivables reported on RC-S item 1, column c.

Auto Loans

Dollar amount of securitized auto loans 90 plus days past due as reported in RC-S item 4.b, column d as a percentage of securitized auto loans reported on RC-S item 1, column d.

Commercial and Industrial

Dollar amount of securitized commercial and industrial loans 90 plus days past due as reported in RC-S item 4.b, column f as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f.

All Other Loans and Leases

Dollar amount of securitized all other loans and leases 90 plus days past due as reported in RC-S item 4.b, column e & g as a percentage of securitized other consumer loans plus all other loans reported on RC-S item 1, columns e and g.

Total 90 + Days Past Due Securitized Assets

Dollar amount of all securitized loans and leases 90 plus days past due as reported in RC-S, item 4.b, columns a:g as a percentage of the total of all securitized assets from call schedule RC-S item 1. columns a:g.

Total Past Due Securitized Assets %

Dollar amount of all past due securitized loans and leases in RC-S, items 4.a and 4b, columns a:g as a percentage of the total of all securitized assets from call schedule RC-S item 1. columns a:g.

Net Losses Securitized Assets %

Net losses each securitization category are annualized then expressed as a percentage of a 5 quarter annual average of the related securitized assets.

1-4 Family Residential Loans

Annualized net chargeoffs for securitized 1-4 family residential loans as reported in RC-S column a, items 5.a less item 5b as a percentage of securitized 1-4 Family Residential

loans reported on RC-S item 1, column a. Securitized assets are averaged for 5 quarters.

Home Equity Lines

Annualized net chargeoffs for securitized home equity lines as reported in RC-S column b, items 5a less 5b as a percentage of securitized equity lines reported on RC-S item 1, column b. Securitized assets are averaged for 5 quarters.

Credit Card Receivables

Annualized net chargeoffs for securitized credit card receivables as reported in RC-S column c, items 5a less 5b as a percentage of securitized credit card receivables reported on RC-S item 1, column c. Securitized assets are averaged for 5 quarters.

Auto Loans

Annualized net chargeoffs for securitized auto loans as reported in RC-S column d, items 5a less 5b, as a percentage of securitized auto loans reported on RC-S item 1, column d. Securitized assets are averaged for 5 quarters.

Commercial and Industrial

Annualized net chargeoffs for securitized commercial and industrial loans as reported in RC-S column f, items 5a less 5b as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f. Securitized assets are averaged for 5 quarters.

All Other Loans and Leases

Annualized net chargeoffs for securitized all other loans and leases as reported in RC-S columns e & g, items 5a less item 5b expressed as a percentage of securitized other consumer loans plus all other loans reported on RC-S item 1, columns e and g. Securitized assets are averaged for 5 quarters.

Net Charge Losses Securitized Assets

Dollar amount of all net chargeoffs

for securitized loan and leases as reported in RC-S, columns a:g, items 5a less 5b as a percentage of the total of all securitized assets from call schedule RC-S item 1, columns a:g. Securitized assets are averaged for 5 quarters.

30-89 Day Past Due Managed Assets %

Delinquencies are combined for on-balance sheet and securitized assets.

1-4 Family Residential Loans

Dollar amount of securitized 1-4 family residential loans 30 to 89 days past due as reported in RC-S item 4.a column a plus 1-4 family residential loans 30-89 days past due as reported on RC-N item 1.c.2 column a as a percent of securitized 1-4 Family Residential loans reported on RC-S item 1, column a. plus loans secured by 1-4 family residential real estate as reported on RC-C items 1.c.2 a & b.

Home Equity Lines

Dollar amount of securitized home equity lines 30 to 89 days past due as reported in RC-S item 4.a, column b plus revolving loans 30-89 days past due as reported on RC-N 1.c.1 column a as a percentage of securitized home equity lines reported on RC-S item 1, column b plus home equity lines of credit from RC-C item 1.2.1

Credit Card Receivables

Dollar amount of securitized credit card receivables 30 to 89 days past due as reported in RC-S item 4.a column c plus credit cards 30-89 days past due as reported in RC-N item 5.a column a as a percentage of securitized credit card receivables reported on RC-S item 1, column c. plus loans to individuals on cards on RC-C item 6.a.

Commercial and Industrial

Dollar amount of securitized commercial and industrial loans 30 to 89 days past due as reported in RC-S item 4.a, column f plus commercial and industrial loans 30-89 days past

due as reported in RC-N item 4 column a as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f plus commercial and industrial loans from RC item 4.

All Other Loans and Leases

Dollar amount of securitized all other loans and leases 30 to 89 days past due as reported in RC-S item 4.a, column e & g plus loans and leases 30 to 89 days past due as reported on RC-N column a in the following categories: construction and land development item 1.a, plus secured by farm land item 1.b, plus secured by multifamily properties item 1.d, plus secured by non-farm nonresidential properties item 1.e, plus loans to depository institutions item 2, plus loans to finance agricultural production item 3, plus loans to foreign governments item 6, plus all other loans item 7, plus lease financing receivables item 8, as a percentage of securitized other consumer loans plus all other loans reported on call schedule RC-S item 1, columns e and g plus total loans and leases RC-C item 12, less revolving lines secured by 1-4 family properties 1.c.1, less closed end loans secured by 1-4 family properties item 1.c.2, less loans to individuals on credit cards item 6.a, less other consumer loans item RC-C 6.c, less commercial and industrial loans from RC-C item 4.

Total 30-89 Day Past Due Managed Assets

Dollar amount of all securitized loans and leases 30 to 89 days past due as reported in RC-S, item 4.a, columns a:g plus loans and leases 30 to 89 days past due as reported in RC-N items 1:8 as a percentage of all securitized assets as reported on RC-S item 1 columns a:g plus total loans and leases as reported on schedule RC-C item 12.

90 Plus Day Past Due Managed Assets %

Delinquencies are combined for on-balance sheet and securitized assets.

1-4 Family Residential Loans

Dollar amount of securitized 1-4 family residential loans 90 plus days past due as reported in RC-S item 4.B column a plus 1-4 family residential loans 90 days past due as reported on RC-N item 1.c.2 column b as a percent of securitized 1-4 Family Residential loans reported on RC-S item 1, column a. plus loans secured by 1-4 family residential real estate as reported on RC-C items 1.c.2 a & b.

Home Equity Lines

Dollar amount of securitized home equity lines 90 plus days past due as reported in RC-S item 4.b, column b plus revolving loans 90 plus days past due as reported on RC-N 1.c.1 column b as a percentage of securitized home equity lines reported on RC-S item 1, column b plus home equity lines of credit from RC-C item 1.2.1

Credit Card Receivables

Dollar amount of securitized credit card receivables 90 plus days past due as reported in RC-S item 4.b column c plus credit cards 90 plus days past due as reported in RC-N item 5.a column b as a percentage of securitized credit card receivables reported on RC-S item 1, column c. plus loans to individuals on cards on RC-C item 6.a.

Commercial and Industrial

Dollar amount of securitized commercial and industrial loans 90 plus days past due as reported in RC-S item 4.b, column f plus commercial and industrial loans 90 plus days past due as reported in RC-N item 4 column b as a percentage of securitized commercial and industrial loans reported on RC-S item 1, column f plus commercial and industrial loans from RC item 4.

All Other Loans and Leases

Dollar amount of securitized all other loans and leases 90- plus days past due as reported in RC-S item 4.b, column e & g plus loans and leases 30 to 89 days past due as reported

on RC-N column b in the following categories: construction and land development item 1.a, plus secured by farm land item 1.b, plus secured by multifamily properties item 1.d, plus secured by non-farm nonresidential properties item 1.e, plus loans to depository institutions item 2, plus loans to finance agricultural production item 3, plus loans to foreign governments item 6, plus all other loans item 7, plus lease financing receivables item 8, as a percentage of securitized other consumer loans plus all other loans reported on call schedule RC-S item 1, columns e and g plus total loans and leases RC-C item 12, less revolving lines secured by 1-4 family properties 1.c.1, less closed end loans secured by 1-4 family properties item 1.c.2, less loans to individuals on credit cards item 6.a, less other consumer loans item RC-C 6.c, less commercial and industrial loans from RC-C item 4.

Total 90 Plus Day Past Due Managed Assets

Dollar amount of all securitized loans and leases 90 plus days past due as reported in RC-S, item 4.b, columns a:g plus loans and leases 90 plus days past due as reported in RC-N items 1:8 column b as a percentage of all securitized assets as reported on RC-S item 1 columns a:g plus total loans and leases as reported on schedule RC-C item 12.

Total Past Due Managed Assets

Dollar amount of all securitized loans and leases past due as reported in RC-S items 4a and 4b, columns a:g plus loans and leases past due as reported in schedule RC-N items 1:8 as a percentage of all securitized assets as reported on RC-S item 1 columns a:g plus total loans and leases as reported on schedule RC-C item 12.

Net Losses on Managed Assets %

Net losses are combined for each securitized and on-balance sheet

asset category then annualized and expressed as a percentage of the related the related securitized and on-balance sheet assets. The denominator is a five period average.

1-4 Family Residential Loans

Annualized net chargeoffs on securitized 1-4 family residential loans as reported in RC-S column a item 5a less 5b plus net chargeoffs on 1-4 family residential loans as reported in RI-B item 1.c.2 column a less column b as a percent of securitized 1-4 Family Residential loans reported on RC-S item 1, column a. plus loans secured by 1-4 family residential real estate as reported on RC-C items 1.c.2 a & b. Denominator is averaged for 5 periods.

Home Equity Lines

Annualized net chargeoffs on securitized home equity lines as reported in RC-S column b item 5a less 5b plus net chargeoffs on revolving loans on RI-B item 1.c.1 column a less column b as a percentage of securitized home equity lines reported on RC-S item 1, column b plus home equity lines of credit from RC-C item 1.2.1. Denominator is averaged for 5 quarters.

Credit Card Receivables

Annualized net chargeoffs on securitized credit card receivables as reported in RC-S column c item 5a less 5b plus net chargeoffs on credit cards as reported in RI-B item 5.a column a less column b as a percentage of securitized credit card receivables reported on RC-S item 1, column c. plus loans to individuals on cards on RC-C item 6.a. Denominator is averaged for 5 quarters.

Commercial and Industrial

Annualized net chargeoffs on securitized commercial and industrial loans as reported in RC-S column f item 5a less 5b plus net chargeoffs on commercial and industrial loans as reported in RI-B item 4 column a less column b as a percent-

age of securitized commercial and industrial loans reported on RC-S item 1, column f plus commercial and industrial loans from RC item 4. Denominator is averaged for 5 quarters.

All Other Loans and Leases

Annualized net chargeoffs on securitized all other loans and leases 90- plus days past due as reported in RC-S columns e and g item 5a less 5b plus net chargeoffs on other loans and leases as reported in RI-B column a less column b in the following categories: construction and land development item 1.a, plus secured by farm land item 1.b, plus secured

by multifamily properties item 1.d, plus secured by non-farm nonresidential properties item 1.e, plus loans to depository institutions item 2, plus loans to finance agricultural production item 3, plus loans to foreign governments item 6, plus all other loans item 7, plus lease financing receivables item 8, as a percentage of securitized other consumer loans plus all other loans reported on call schedule RC-S item 1, columns e and g plus total loans and leases RC-C item 12, less revolving lines secured by 1-4 family properties 1.c.1, less closed end loans secured by 1-4 family properties item 1.c.2, less loans to individuals item 6.a, less other consumer loans item RC-C 6.c, less

commercial and industrial loans from RC-C item 4. Denominator is averaged for 5 quarters.

Net Losses on Managed Assets

Annualized net chargeoffs on securitized loans and leases as reported on schedule RC-S columns a:g item 5a less 5b plus net chargeoffs on loans and leases as reported in RI-B items 1 through 8 column a less b as a percentage of all securitized loans and leases as reported in schedule RC-S item 1 columns a:g plus total loans as reported on schedule RC-C item 12. Denominator is averaged for 5 quarters.

SUMMARY INFORMATION FOR BANKS IN STATE

STAVG

AVERAGE FOR ALL INSURED COMMERCIAL BANKS IN STATE

BANKS WITH ASSETS - \$MILL 09/30/2002

	09/30/2002	9/30/2001	12/31/2001	12/31/2000	12/31/1999	0-25 NA	25-100 NA	100+ NA
EARNINGS AND PROFITABILITY								
PERCENT OF AVERAGE ASSETS:								
INTEREST INCOME (TE)	5.87	7.10	6.96	7.63	7.35	1.23	6.28	6.19
- INTEREST EXPENSE	2.01	3.11	2.94	3.34	2.94	0.01	2.96	2.02
NET INTEREST INCOME (TE)	3.87	3.99	4.01	4.29	4.40	1.22	3.32	4.18
+ NONINTEREST INCOME	4.76	3.74	3.97	3.52	2.20	58.33	0.32	1.03
- NON-INTEREST EXPENSE	4.04	3.88	3.99	4.03	4.22	14.65	3.37	3.27
- PROVISION: LOAN&LEASE LOSSES	0.20	0.20	0.22	0.24	0.26	0.00	0.14	0.22
= PRETAX OPERATING INCOME (TE)	4.38	3.64	3.78	3.55	2.13	44.90	0.14	1.71
+ SECURITIES GAINS (LOSSES)	0.03	0.02	0.02	0.01	0.00	0.00	0.17	0.01
= PRETAX NET OPERATING INC (TE)	4.42	3.66	3.80	3.55	2.13	44.90	0.32	1.72
NET OPERATING INCOME	2.86	2.37	2.46	2.31	1.40	28.89	0.24	1.13
ADJUSTED NET OPERATING INCOME	2.94	2.42	2.51	2.43	1.48	28.89	0.32	1.22
NET INCOME ADJUSTED SUB S	2.86	2.37	2.45	2.31	1.40	28.89	0.24	1.13
NET INCOME	2.86	2.37	2.45	2.31	1.40	28.89	0.24	1.13
MARGIN ANALYSIS:								
AVG EARNINGS ASSETS TO AVG ASSETS	90.61	92.12	91.84	92.38	92.61	72.08	92.47	91.85
AVG INT-BEARING FUNDS TO AVG AST	75.20	75.15	74.89	74.30	74.05	0.30	79.30	80.76
INT INC (TE) TO AVG EARN ASSETS	6.40	7.68	7.54	8.23	7.92	1.70	6.79	6.73
INT EXPENSE TO AVG EARN ASSETS	2.17	3.36	3.18	3.57	3.16	0.01	3.20	2.18
NET INT INC-TE TO AVG EARN ASSET	4.23	4.32	4.37	4.65	4.76	1.69	3.58	4.55
LOAN & LEASE ANALYSIS:								
NET LOSS TO AVERAGE TOTAL LN&LS	0.17	0.24	0.26	0.18	0.28	0.00	0.11	0.19
EARNINGS COVERAGE OF NET LOSS(X)	69.67	30.92	20.85	41.87	72.73	0.00	2.22	86.72
LN&LS ALLOWANCE TO NET LOSSES(X)	40.57	15.70	10.31	23.98	38.90	0.00	14.38	48.32
LN&LS ALLOWANCE TO TOTAL LN&LS	1.39	1.38	1.39	1.39	1.48	0.00	1.49	1.49
LIQUIDITY:								
NET NON CORE FUNDING DEPENDENCE	-4,745.29	-164.86	20.32	-1,241.88	-5,805.05	-71,428.57	20.68	17.32
NET LOANS & LEASES TO ASSETS	59.57	62.04	62.05	62.53	62.63	0.08	55.52	65.20
CAPITALIZATION								
TIER ONE LEVERAGE CAPITAL	12.17	11.59	12.65	12.45	9.85	76.88	6.47	7.72
CASH DIVIDENDS TO NET INCOME	113.55	135.65	100.07	77.52	44.04	84.03	532.38	46.21
RETAIN EARN TO AVG TOTAL EQUITY	7.11	4.92	5.19	2.93	6.21	5.98	2.20	8.02
GROWTH RATES:								
ASSETS	45.35	9.83	6.08	10.89	6.23	-1.11	26.44	52.37
TIER ONE CAPITAL	37.51	6.90	4.70	6.65	5.57	4.94	17.12	43.62
NET LOANS & LEASES	37.16	43.91	135.77	30.76	3.19	-96.47	3.76	53.86
SHORT TERM INVESTMENTS	74.02	17,129.86	542.14	65,023.00	-31.30	-9.09	-24.35	97.34
SHORT TERM NON CORE FUNDING	2.78	18.27	11.33	31.68	42.20	0.00	18.29	0.43
NON-CURRENT LOANS & LEASES:								
TOTAL LN&LS-90+ DAYS PAST DUE	0.19	0.21	0.32	0.29	0.16	0.00	0.31	0.19
- NONACCRUAL	0.53	0.81	0.76	1.02	0.78	0.00	0.39	0.60
- TOTAL	0.73	1.02	1.08	1.31	0.94	0.00	0.70	0.79
TOTAL ASSETS (\$MILLIONS)	26,863	8,136	8,491	7,733	5,118	17	162	26,683
EQUITY CAPITAL (\$MILLIONS)	2,466	702	695	619	398	14	10	2,441
NET INCOME (\$ MILLIONS)	272	76	99	90	56	4	0	268
NUMBER OF BANKS IN TABULATION	15	15	15	15	16	1	2	12

UBPR Page STAVG

Summary Information For Banks in State

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

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

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

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

Earnings and Profitability

Percent of Average Assets:

Interest Income (TE)

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

Interest Expense

Total interest expense divided by average assets.

Net Interest Income (TE)

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

Noninterest Income

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

Noninterest Expense

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

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

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

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

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

Realized Gain/Loss Secs

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

Pretax Net Operating Income (TE)

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

Net Operating Income

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

Adjusted Net Oper Income

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

Net Income Adjusted Sub S

Net income after securities gains or

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

Net Income

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

Margin Analysis

Average Earning Assets/Average Earning Assets

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

Average Interest-Bearing Funds/Average Assets

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

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

Interest Income (TE)/ Average Earning Assets

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

Interest Expense/Average Earning Assets

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

Net Interest Income (TE)/Average Earning Assets

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

Loan & Lease Analysis

Net Loss to Average Total Loan & Lease

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

Earnings Coverage of Net Loss (X)

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

Loan & Lease Allowance Net Losses (X)

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

Loan & Lease Allowance to Total Loans & Lease

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

Liquidity

Net Non Core Funding Dependence

See page UBPR page 10 for definition.

Net Loans & Leases to Assets

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

Capitalization

Tier One Leverage Capital

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

Cash Dividends to Net Income

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

Retain Earnings to Average Total Equity

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

Growth Rates

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

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

Assets

Tier One Capital

Net Loans & Leases

Short Term Investments

See definition on UBPR page 10.

Short Term Non Core Funding

See definition on UBPR page 10.

Noncurrent Loans and Leases:

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

Total LN&LS 90+Days Past Due

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

Nonaccrual

Total

Total Assets

Total assets for all banks with in the peer group.

Equity Capital

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

Net Income

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

Number of Banks in Tabulation

Number of banks with in the peer group.

CERT #

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CHARTER #

COUNTY:

FIDUCIARY AND RELATED SERVICES

	09/30/2002			06/30/2002			12/31/2001			%CHG
	(\$000)	%TOTAL	%MGD	(\$000)	%TOTAL	%MGD	(\$000)	%TOTAL	%MGD	
TOTAL FIDUCIARY AND REL ASSETS	0	N/A	N/A	0	N/A	N/A	33,814	22.00	100.00	N/A
PERSONAL TRUST AND AGENCY	0	N/A	N/A	0	N/A	N/A	7,638	4.97	100.00	N/A
EMPLOYEE BENEFIT DC	0	N/A	N/A	0	N/A	N/A	4,903	3.19	100.00	N/A
EMPLOYEE BENEFIT DB	0	N/A	N/A	0	N/A	N/A	23,895	15.55	99.74	N/A
OTHER RETIREMENT	0	N/A	N/A	0	N/A	N/A	0	0.00	N/A	N/A
CORPORATE TRUST AND AGENCY	0	N/A	N/A	0	N/A	N/A	83,434	54.29	100.00	N/A
INVESTMENT MANAGEMENT AGENCY	0	N/A	N/A	0	N/A	N/A	0	0.00	N/A	N/A
OTHER FIDUCIARY	0	N/A	N/A	0	N/A	N/A	153,684	100.00	99.96	N/A
TOTAL FIDUCIARY ASSETS	0	N/A	N/A	0	N/A	N/A	67,068			N/A
CUSTODY AND SAFEKEEPING	0			0						N/A
MEMO: ACCTS IN FOREIGN OFFICES	N/A		N/A	N/A		N/A	N/A		N/A	N/A
TOTAL FIDUCIARY AND REL ACCOUNTS	(#)	%TOTAL	%MGD	(#)	%TOTAL	%MGD	(#)	%TOTAL	%MGD	%CHG
PERSONAL TRUST AND AGENCY	0	N/A	N/A	0	N/A	N/A	156	16.77	100.00	N/A
EMPLOYEE BENEFIT DC	0	N/A	N/A	0	N/A	N/A	65	6.99	100.00	N/A
EMPLOYEE BENEFIT DB	0	N/A	N/A	0	N/A	N/A	1	0.11	100.00	N/A
OTHER RETIREMENT	0	N/A	N/A	0	N/A	N/A	378	40.65	99.74	N/A
CORPORATE TRUST AND AGENCY	0	N/A	N/A	0	N/A	N/A	0	0.00	N/A	N/A
INVESTMENT MANAGEMENT AGENCY	0	N/A	N/A	0	N/A	N/A	330	35.48	100.00	N/A
OTHER FIDUCIARY	0	N/A	N/A	0	N/A	N/A	0	0.00	N/A	N/A
TOTAL NUMBER OF ACCOUNTS	0	N/A	N/A	0	N/A	N/A	930	100.00	99.89	N/A
CUSTODY AND SAFEKEEPING	0			0			166			N/A
MEMO: ACCTS IN FOREIGN OFFICES	N/A		N/A	N/A		N/A	N/A		N/A	N/A
CORPORATE TRUST AND AGENCY	(\$000)	#ISS	%CHG	(\$000)	#ISS	%CHG	(\$000)	#ISS	%CHG	
CORPORATE AND MUNI TRUSTEESHIPS	N/A	N/A	N/A	N/A	N/A	N/A	0	0	N/A	
ALL OTHER CORPORATE		N/A	N/A		N/A	N/A	0	0	N/A	
FIDUCIARY AND RELATED SVCS INC	(\$000)	%FID IN	%CHG	(\$000)	%FID IN	%CHG	(\$000)	%FID IN	%CHG	
PERSONAL TRUST AND AGENCY	0	N/A	N/A	0	N/A	N/A	0	0	0	
EMPLOYEE BENEFIT DC	0	N/A	N/A	0	N/A	N/A	0	0	0	
EMPLOYEE BENEFIT DB	0	N/A	N/A	0	N/A	N/A	0	0	0	
OTHER RETIREMENT	0	N/A	N/A	0	N/A	N/A	0	0	0	
CORPORATE TRUST AND AGENCY	0	N/A	N/A	0	N/A	N/A	0	0	N/A	
INVESTMENT MANAGEMENT AGENCY	0	N/A	N/A	0	N/A	N/A	0	0	0	
OTHER FIDUCIARY	0	N/A	N/A	0	N/A	N/A	0	0	N/A	
CUSTODY AND SAFEKEEPING	0	N/A	N/A	0	N/A	N/A	0	0	N/A	
OTHER RELATED SERVICES	0	N/A	N/A	0	N/A	N/A	0	0	N/A	
GROSS FIDUCIARY AND REL INCOME										
LESS: EXPENSES	0	N/A	N/A	0	N/A	N/A	0	0	N/A	
LESS: NET LOSSES	0	N/A	N/A	0	N/A	N/A	0	0	N/A	
PLUS: INTRACOMPANY CREDITS	0	N/A	N/A	0	N/A	N/A	0	0	N/A	
NET FIDUCIARY AND RELATED INC										
MEMO: FIDUCIARY INCOME-FOREIGN	N/A	N/A	N/A	0	N/A	N/A	0	0	N/A	
GROSS FIDUCIARY INC % NONINT INC	0	N/A	N/A	0	N/A	N/A	0	0	N/A	

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Fiduciary and Related Activities

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

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

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

Total Fiduciary and Related Assets

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

Personal Trust and Agency

Dollar balance of managed and non-

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

Employee Benefit Defined Contribution

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

Employee Benefit Defined Benefit

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

Other Retirement

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

Corporate Trust and Agency

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

Investment Management Agency

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

Other Fiduciary

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

Total Fiduciary Assets

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

Custody and Safekeeping

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

Memo: Accounts in Foreign Offices

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

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

Total Fiduciary and Related Accounts

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

Personal Trust and Agency

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

Employee Benefit Defined Contribution

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

Employee Benefit Defined Benefit

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

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

Other Retirement

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

Corporate Trust and Agency

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

Investment Management Agency

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

Other Fiduciary

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

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

Total Fiduciary Accounts

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

Custody and Safekeeping

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

Memo: Accounts in Foreign Offices

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

Corporate Trust and Agency

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

Corporate and Municipal Trusteeships

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

All Other Corporate

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

Fiduciary and Related Services Income

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

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

Personal Trust and Agency

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

Employee Benefit Defined Contribution

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

Employee Benefit Defined Benefit

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

Other Retirement

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

Corporate Trust and Agency

Total amount of income from corporate trust and agency accounts as

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

Investment Management Agency

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

Other Fiduciary Accounts

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

Custody and Safekeeping

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

Other Fiduciary and Related Services Income

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

Gross Fiduciary and Related Income

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

LESS: Expenses

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

LESS: Net Losses

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

PLUS: Intercompany Credits

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

Net Fiduciary and Related Income

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

Memo: Fiduciary Income Foreign

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

Gross Fiduciary Income % Noninterest Income

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

CERT#B

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CHARTER#B

COUNTY#B

FIDUCIARY AND RELATED SERVICESB

	09/30/2002B			06/30/2002B			12/31/2001B		
	BANK	PEER	PCT	BANK	PEER	PCT	BANK	PEER	PCT
FIDUCIARY INCOME % FID ASSETS	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.08	N/A
PERSONAL TRUST AND AGENCYB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00	N/A
EMPLOYEE BENEFIT DCB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00	N/A
EMPLOYEE BENEFIT DBB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00	N/A
OTHER RETIREMENTB	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
CORPORATE TRUST AND AGENCYB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00	N/A
INVESTMENT MANAGEMENT AGENCYB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00	N/A
OTHER FIDUCIARYB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00	N/A
TOTAL FIDUCIARY ASSETS B	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.14	N/A
CUSTODY AND SAFEKEEPINGB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00	N/A
MEMO FIDUCIARY INCOME FOREIGNB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00	N/A
GROSS FIDUCIARY LOSSES B MANAGEDB	(\$000)	%REV	PEER PCTI	(\$000)	%REV	PEER PCTI	(\$000)	%REV	PEER PCTI
PERSONAL TRUST AND AGENCYB	N/A	N/A	0.00E N/AI	N/A	N/A	0.00B N/AI	N/A	N/A	0.00B N/AB
RETIREMENT TRUST AND AGENCYB	N/A	N/A	0.00E N/AI	N/A	N/A	0.00B N/AI	N/A	N/A	0.00B N/AB
INVESTMENT MANAGEMENT AGENCYB	N/A	N/A	N/AE N/AI	N/A	N/A	N/AE N/AI	N/A	N/A	0.00B N/AB
OTHER FIDUCIARYB	N/A	N/A	N/AE N/AI	N/A	N/A	N/AE N/AI	N/A	N/A	0.00B N/AB
TOTAL GROSS MANAGED LOSSES B	N/A	N/A	N/AE N/AI	N/A	N/A	N/AE N/AI	N/A	N/A	0.00B N/AB
GROSS FIDUCIARY LOSSES B NON MGD B									
PERSONAL TRUST AND AGENCYB	N/A	N/A	0.00E N/AI	N/A	N/A	0.00B N/AI	N/A	N/A	0.00B N/AB
RETIREMENT TRUST AND AGENCYB	N/A	N/A	0.00E N/AI	N/A	N/A	0.00B N/AI	N/A	N/A	0.00B N/AB
INVESTMENT MANAGEMENT AGENCYB	N/A	N/A	N/AE N/AI	N/A	N/A	N/AE N/AI	N/A	N/A	0.00B N/AB
OTHER FIDUCIARYB	N/A	N/A	N/AE N/AI	N/A	N/A	N/AE N/AI	N/A	N/A	0.00B N/AB
TOTAL GROSS MANAGED LOSSES B	N/A	N/A	N/AE N/AI	N/A	N/A	N/AE N/AI	N/A	N/A	0.00B N/AB
NET FIDUCIARY LOSSES B ALL B									
PERSONAL TRUST AND AGENCYB	N/A	N/A	0.00E N/AI	N/A	N/A	0.00B N/AI	N/A	N/A	0.00B N/AB
RETIREMENT TRUST AND AGENCYB	N/A	N/A	0.00E N/AI	N/A	N/A	0.00B N/AI	N/A	N/A	0.00B N/AB
INVESTMENT MANAGEMENT AGENCYB	N/A	N/A	N/AE N/AI	N/A	N/A	N/AE N/AI	N/A	N/A	0.00B N/AB
OTHER FIDUCIARYB	N/A	N/A	N/AE N/AI	N/A	N/A	N/AE N/AI	N/A	N/A	0.00B N/AB
TOTAL NET LOSSES B	N/A	N/A	N/AE N/AI	N/A	N/A	N/AE N/AI	N/A	N/A	0.00B N/AB
COLLECTIVE / COMMON TRUST FUNDS B	\$(000)	%TOTAL	%CHG	\$(000)	%TOTAL	%CHG	\$(000)	%TOTAL	%CHG
DOMESTIC EQUITYB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
INTERNATIONAL / GLOBAL EQUITYB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
STOCK / BOND BLEND B	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TAXABLE BONDB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MUNICIPAL BONDB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SHORT TERM / MONEY MARKET B	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SPECIALTY / OTHERB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL TRUST FUNDS B	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

UBPR Trust Page 1a

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

Fiduciary Income % Fiduciary Assets

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

Personal Trust and Agency

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

Employee Benefit Defined Contribution

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

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

Employee Benefit Defined Benefit

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

Other Retirement

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

Corporate Trust and Agency

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

Investment Management Agency

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

Other Fiduciary

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

Total Fiduciary Assets

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

Custody and Safekeeping

Income from custody and safekeeping accounts as reported on schedule

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

Memo: Fiduciary Income Foreign

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

Gross Fiduciary Losses—Managed

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

Personal Trust and Agency

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

Retirement Trust and Agency

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

Investment Management Agency

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

Other Fiduciary

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

Total Gross Managed Losses

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

Gross Fiduciary Losses— Non Managed

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

Personal Trust and Agency

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

Retirement Trust and Agency

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

Investment Management Agency

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

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

Other Fiduciary

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

Total Gross Non-Managed Losses

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

Net Fiduciary Losses—All

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

Personal Trust and Agency

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

Retirement Trust and Agency

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

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

Investment Management Agency

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

Other Fiduciary

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

Total Gross Managed Losses

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

Collective and Common Trust Funds

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

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

Domestic Equity

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

International/Global Equity

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

Stock/Bond Blend

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

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

Taxable Bond

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

Municipal Bond Funds

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

Short Term/Money Market

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

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

Specialty/Other

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

Total Trust Funds

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

Appendix A: Tax-Equivalency Worksheet

This work sheet can be used to replicate the Uniform Bank Performance Report tax-equivalency adjustment.

General Information

This Tax-Equivalency Worksheet is divided into four parts. Part I determines the amount of tax-exempt income that is available for tax benefit by comparing it to taxable income. Part II estimates the tax benefit for this amount of available tax-exempt income by determining the bank's marginal tax rate and multiplying by a percentage based on that tax rate. Part III describes the usage of this estimated tax benefit in the UBPR, in earning ratios, dollar amounts, and asset yield ratios. The "Definition of Preliminary Calculations" section describes the calculation of items for Part I using Report of Income items.

PART I: Determine the Amount of Tax-Exempt Income Available for Tax Benefit

Preliminary Calculations

Calculate the following items according to the instructions in the last section of the Appendix:

- I. tax-exempt income (write the amount here and at "Final Part I Calculation," line b: _____ ;
- ii. pretax *taxable income*: _____ ;
- iii. total pretax income, *including* tax-exempt income: _____ ;
- iv. *total* applicable income taxes: _____ ;
- v. 100% non-deductible interest expense: _____ .

Alternatives for Part I—(Only *one* alternative is possible for any bank.)

Alternative 1

If the bank does not have any tax-exempt income, the tax-equivalent adjustment equals zero (0) and no further calculations are necessary. Otherwise, proceed to the next alternative. _____

Alternative 2

If pretax taxable income (preliminary calculation ii) *exceeds* tax-exempt income, or if pretax taxable income is greater than or equal to zero, write the amount of tax-exempt income here and at "Final Part I Calculation," line a, and proceed from there; otherwise, proceed to the next alternative. _____

Alternative 3

If pretax taxable income (preliminary calculation ii) is less than zero *and* total pretax income (preliminary calculation iii) exceeds zero *and* total applicable income taxes (preliminary calculation iv) is less than zero (e.g., the bank reports tax credits), perform the following calculation; otherwise, proceed to the next alternative.

Multiply the total applicable income taxes (preliminary calculation iv) by -1.67. Add the result to total pretax income (preliminary calculation iii). Write the amount here and at "Final Part I Calculation," line a, and proceed from there. _____

Alternative 4

If total pretax income (preliminary calculation iii) is less than or equal to zero and total applicable income taxes (preliminary calculation iv) is less than zero, then perform the following calculation; otherwise, proceed to the next alternative.

Multiply the total applicable income taxes (preliminary calculation iv) by negative 1.67 (-1.67) for periods beginning in 1987, and by negative 2 (-2) for prior periods. Write the result here and at "Final Part I Calculation," line a, and proceed from there.

Alternative 5

If total pretax income (preliminary calculation iii) is less than or equal to zero and total applicable income taxes (preliminary calculation iv) are greater than or equal to zero, then the bank receives no calculated tax benefit. Enter a zero in Final Part I Calculation, line a.

Final Part I Calculation

a. Amount calculated using one of the six above alternatives: _____

b. Amount of tax-exempt income (preliminary calculation I): _____

Write the lesser of a. or b. here: _____

Subtract the amount of non-deductible interest expense (preliminary calculation vi): _____ - _____

If the result is zero or less, there is no tax-exempt income available for tax benefit. If the result is greater than zero, proceed with Part II using that amount.

PART II: Estimate the Tax Benefit for Available Tax-Exempt Income from Part I.

The tax benefit for the amount of tax-exempt income available for such benefit is estimated by: Calculating the annualized amount of net taxable income plus available tax-exempt income; determining the marginal income tax rate for this adjusted income figure; calculating the tax benefit based on the marginal tax rate.

A. Calculating Annualized Taxable Income Plus Available Tax-Exempt Income

In order to estimate the tax benefit of tax-exempt income, it is first necessary to calculate what the annualized taxable income would be if available tax-exempt income were included. Up to this point, all figures have been on a year-to-date basis. Perform the following calculation to determine annualized taxable income for tax-equivalency purposes:

1. Add: pretax taxable income (preliminary calculation ii): _____

Plus: available tax-exempt income from Part I: _____

Equals: year-to-date adjusted income: _____

2. Multiply the above result by the appropriate annualization factor: _____

Reporting Period Ending	Annualization Factor
March 31, 198x	4
June 30, 198x	2
September 30, 198x	1.333
December 31, 198x	1

Equals: annualized amount of taxable income plus available tax-exempt income _____

B. Calculating Estimated Tax Benefit:

1. Find the appropriate tax benefit factor in the table below, based on the annualized income calculated above.

Annualized Income from Part II A	1986 or earlier		1987		1988 or later	
	Marginal Tax Rate (Percent)	Tax Benefit Factor	Marginal Tax Rate (Percent)	Tax Benefit Factor	Marginal Tax Rate (Percent)	Tax Benefit Factor
up to 25	15	.18	15	.18	15	.18
25-50	18	.22	16.5	.20	15	.18
50-75	30	.43	27.5	.38	25	.33
75-100	40	.67	37.0	.59	34	.52
over 100	46	.85	40.0	.67	34	.52

2. Enter the available tax-exempt income from Part I here: _____

Multiply by the tax benefit factor from the above table: _____

X _____

Estimated Tax Benefit (year-to-date): _____

PART III: Using the Estimated Tax Benefit in the UBPR

The estimated tax benefit calculated in Part II, which is based on total tax-exempt income, is allocated back to tax-exempt loan & lease income and tax-exempt securities income.

The tax benefit is then added to pre-tax income and used in earnings presentations and yield ratios in the UBPR.

A. Allocating Tax Benefit to Loans & Leases and Securities:

Assign the estimated tax benefit from Part II back to the two sources of tax-exempt income as follows:

1. Calculate the ratio of tax-exempt loan & lease income to total tax-exempt income:

Tax-exempt loan & lease income (see "definitions of Preliminary Calculations, Paragraph i): _____

Divided by total tax-exempt income (preliminary calculation I): _____

÷ _____

Equals: ratio of tax-exempt loan & lease income: _____

2. Multiply the estimated tax benefit: _____

By the ratio calculated in 1.: _____

X _____

Equals estimated tax benefit for tax-exempt loan & lease income: _____

3. From the total estimated tax benefit: _____

Subtract: loan & lease tax benefit from 2.: _____

Equals: estimated tax benefit for tax-exempt securities income: _____

Note: The 100% non-deductible interest expense incurred to carry tax-exempt obligations, reported beginning with the March, 1987 reporting period, is reported in total for all types of tax-exempt obligations. This allocation of tax benefit back to loan & lease income and securities income may be disproportionate if the reported non-deductible interest expense is disproportionate between these two types of tax-exempt obligations.

B. Using and Presenting Tax Benefits in the UBPR

1. The tax benefits is allocated in A. above, are presented in the income dollar amounts on UBPR Page 02. For other than December reporting periods, these figures must be de-annualized by dividing by the annualization factor in Part II. They are carried through the pre-tax income and expense trail, and are subtracted back out when applicable income taxes are netted out.
2. The tax-equivalent earning amounts, annualized, are used in the earnings ratios that appear on UBPR Page 01.
3. The book and tax-equivalent income figures for loans & leases and securities are used in the yield ratios that appear on UBPR Page 03.

Definitions of Preliminary Calculations

I. Tax-exempt income:

Add:

Tax-exempt loan & lease income:

(Interest and fee income on loan obligations of states and political subdivisions in the United States, plus tax-exempt lease income; using the Report of Income: _____

	3/84-12/86	After 12/86
Form 031:	1a(1)(h)+M2	1a(1)(h)(2)+1b(2)
Form 032:	1a(6)+M2	1a(6)(b)+1b(2)
Form 033:	M7+M2	M5+1b(2)
Form 034:	M3	M3

Tax-exempt securities income:

(Interest and dividends on tax-exempt obligations issued by states and political subdivisions in the United States; using the Report of Income: _____

	3/84-12/86	After 12/86
Forms 031, 032, 033:	1d(2)	1d(2)(b)
Forms 034:	M3	M3

Equals: Total tax exempt income: _____

These figures are presented on UBPR Page 02.

ii. Pretax Taxable Income

Income (loss) before income taxes, extraordinary items and other adjustments (Report of Income item 8): _____

Plus: Extraordinary items and other adjustments, gross of income taxed (Report of Income item 11a): _____

Plus: Interest expense incurred to carry tax-exempt obligations acquired after August 7, 1986, that is not deductible for federal income tax purposes (Report of Income item M1 beginning 3/87; prior to 3/87, use zero): _____

Less: Tax-exempt income (preliminary calculation I.): _____

Equals: total pretax taxable income: _____
 iii. Total Pretax Income
 Tax-exempt income (preliminary calculation I.): _____
 Plus: Pretax taxable income (preliminary calculation ii.): _____
 Equals: Total pretax income: _____
 iv. Total Applicable Income Taxes:
 Applicable income taxes (Report of Income item 9): _____
 Plus: Applicable income taxes on extraordinary items and other adjustment (Report of
 Income item 11a): _____
 Equals: Total applicable income taxes: _____
 v. 100% Nondeductible Interest Expense:
 Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after
 August 7, 1986, that is not deductible for federal income tax purposes (report of Income
 item M1 beginning 3/87; prior to 3/87, use zero); _____

Appendix B: Other UBPR Products and Ordering Information

In addition to the individual bank UBPR, the FFIEC makes available other reports, and data tapes derived from UBPR data. Reports are available on line at www.ffiec.gov. These items are:

Peer Group Report

This report (approximately 400 pages) compiles the peer group ratio averages from all 25 peer groups that are prepared for presentation in UBPR's. The items in this report have the same definitions as those given in Section III, and the items are grouped as they are in the UBPR. Information is grouped by peer group in a format similar to the UBPR, with 5 quarters of information displayed. In addition, the Peer Group Report includes national averages for the same set of ratios. This report is produced quarterly, for the same data dates as the UBPR, and includes 10 pages per peer group.

Peer Group Distribution Report

This report (approximately 400 pages) contains ten data values ranging from the 1st through the 99th percentiles for each ratio for the current reporting period report. This report is produced quarterly, for the same data dates as the UBPR, and includes 10 pages per peer group. The format is similar to the UBPR.

State Averages Report

This report (approximately 75 pages) presents a single-page set of summary ratios for each State. The items are generally the same as those pre-

sented on the UBPR "Summary Ratios" page, plus three more ratios on non-current loans and leases. Each States page presents statewide ratio averages for five dates, plus averages for three asset-size groups in the State for the latest date. A page of national averages is also presented. This report is produced quarterly.

State Average Distribution Report

This report (approximately 300 pages) contains ten data values ranging from the 1st through the 99th percentiles for each ratio for the current reporting period only. The format is similar to the State Average Report.

UBPR Data Tapes

The data items presented in UBPR's peer group reports and state average reports are available in bulk format on magnetic tape. These tapes may be of use to requestors who wish to select or analyze data for large numbers of banks or peer groups. A typical UBPR edition would include a maximum of 17 tapes: eight unique tapes for bank data, eight unique tapes for bank rank data, and one tape for peer group and state average data. UBPR tapes will be available only for the current edition.

The types of UBPR data that will be available on tape are:

- R1—Bank-level ratio and dollar values:

Each tape will contain a record for each insured commercial bank for one data date. Each record will contain approximately 700 ratio or dollar values.

- R2—Peer group averages:

Each tape will contain a record for each of the 25 UBPR peer groups plus a record for all banks, for all of the data dates for that edition. Each record will contain approximately 330 average ratio values.

- R3—Bank percentile ranks:

Each tape will contain a record for each insured commercial bank for one data date. Each record will contain approximately 330 percentile rank values.

- R4 and R5—State and state/asset group averages:

Each tape will contain a record for each state plus a record for all banks. The same tape will also contain a record for each of three asset size groups in each state, plus a record for all banks in each of these asset sizes (\$0–25 million, \$25–100 million and over \$100 million); these size group records are present only for the latest data date for the edition. Each record will contain approximately 33 ratio averages, plus total assets and total net income.

All of the above items, as well as individual bank UBPRs, are available for purchase by the general public.

UBPR Data Tapes

Requests for or inquiries about UBPR data tapes should be made to:

Federal Financial Institutions
Council
UBPR Coordinator
2000 K Street, NW
Suite 310
Washington, DC 20006

Phone number 202-872-7500

E-MAIL: smullenj@frb.gov