

EXHIBIT B
CONTINGENT LIABILITIES AND SCHEDULE
OF BALANCE SHEET AND INCOME AND EXPENSE
ACCOUNTS NOT DETAILED ELSEWHERE (PARENT)
(In thousands)

Please provide detail (such as type of issue, original amount and inception date, rate, present amount outstanding, due date, lender and borrower) in sentence form for all unaffiliated debt and indicate which issues qualify as tier 1 or tier 2 capital.

EXHIBIT C

INCOME FROM SUBSIDIARIES (INTERIM)
For the ____ months ended _____ 19 ____

(In thousands)

Subsidiary	Equity in Undistributed Earnings	Dividends	Dividend Payout Ratio	Interest	Management Fees	Service Fees	*

* Fees as a percent of subsidiary's net income.

EXHIBIT E (CONTINUED)
INVESTMENT IN AND ADVANCES TO SUBSIDIARIES

1. If the parent's investment in a subsidiary differs from its proportionate interest in the stockholders' equity of the subsidiary, provide detail.

2. Provide details if any advance to a subsidiary has been reclassified as equity by the parent company since the last inspection.

3. Provide details if the proceeds of any parent company borrowings have been injected into its subsidiaries as tier 1 and/or tier 2 capital since the last inspection.

4. How does the parent determine the interest rate charged to the subsidiaries?

5. Does the parent company require timely payment of interest charged to subsidiaries?

6. Does the parent guarantee any liabilities of the subsidiaries?

EXHIBIT F
CASH FLOW STATEMENT (PARENT)
Direct Method*

(In thousands)

	Prior Fiscal Year _____	Current Fiscal Year _____	Next Fiscal Year _____
INCOME			
Dividends from subsidiaries	\$	\$	\$
Interest from subsidiaries			
Management and service fees			
Other operating cash income			
Total Cash Income			
EXPENSES			
Interest (2)			
Lease and rental (3)			
Salary and employee benefits			
Other operating cash expenses			
Total Cash Expenses			
BEFORE TAX CASH INCOME			
Income tax payments from: Bank Nonbank/Other			
Income tax payments			
AFTER TAX CASH INCOME (1)			

	Prior Fiscal Year _____	Current Fiscal Year _____	Next Fiscal Year _____
EXTERNAL SOURCES			
Issuance of stock	\$	\$	\$
Increase in borrowed funds			
Advances to subsidiaries repaid: Bank Nonbank			
Sale of assets			
Total External Sources			
EXTERNAL USES			
Decrease in borrowed funds			
Dividends payments: Preferred (5) Common (6)			
Equity investment in subsidiaries: Bank Nonbank			
Advances to subsidiaries: Bank Nonbank			
Purchase of assets			
Total External Uses			
NET CHANGE IN CASH POSITION			
CASH BALANCE BEGINNING			
ENDING CASH BALANCE	\$	\$	\$
Memorandum:			
Contractual long-term debt retired (4)			

	Prior Fiscal Year _____	Current Fiscal Year _____	Next Fiscal Year _____
FIXED CHARGE COVERAGE RATIO			
$\frac{(1)+(2)+(3)}{(2)+(3)+(4)+(5)}$			
COMMON STOCK CASH DIVIDEND COVERAGE RATIO			
$\frac{(1)-[(4)+(5)]}{(6)}$			

* May use the Indirect Method in accordance with FASB 95 and FR Y-9LP instructions.

EXHIBIT G

**PARENT COMPANY LIQUIDITY POSITION
(In thousands)**

As of _____

	0-30 days*	31-90 days	91 days-1 Yr.	1-2 Yrs.	2 Yrs.	Total
ASSETS:						
Cash & non-interest bearing balances due from banks						
Int. bearing deposits with banks: Subsidiary banks Other banks						
Securities purchased under agreements to resell						
Advances/loans to: Subsidiaries** Non-affiliated entities						
Held-to-maturity securities						
Available-for-sale securities						
Trading account						
Interest receivable						
Dividends receivable						
Other assets						
Investments in subsidiaries						
Totals						

EXHIBIT G (CONTINUED)
PARENT COMPANY LIQUIDITY POSITION
(In thousands)

As of _____

	0-30 days*	31-90 days	91 days-1 Yr.	1-2 Yrs.	2 Yrs.	Total
LIABILITIES:						
Commercial paper						
Master notes						
Due to banks						
Securities sold under agreements to repurchase						
Interest payable						
Dividends payable						
Other short-term liabilities or debt						
Other liabilities						
All long-term debt						
Totals						
Net position						
Cumulative excess (deficiency)						

* For certain organizations, this grouping may be broken down into two categories: 0-7 days and 8-30 days.

** Do not include mandatory convertible or equity commitment notes.

*** Cumulative deficiency in this category must be covered appropriately through a contingency plan, including unused back-up lines of credit.

EXHIBIT I

COMMERCIAL PAPER (PARENT)
As of _____

**Maturity Schedule
(In thousands)**

Maturity	Direct Placements	Dealer Placements	Total
0-30 days			
31-90 days			
91-180 days			
Over 180 days			
TOTAL			

EXHIBIT J

COMMERCIAL PAPER AND LINES OF CREDIT (PARENT)

1. **Indicate the commercial paper rating, the rating agency, any recent changes in the rating, and the range of current rates paid on all paper.**
 2. **Does any subsidiary sell commercial paper either for its own use or on behalf of the parent? If so, discuss.**
 3. **Does the commercial paper clearly state that it is not an insured obligation of any banking subsidiary?**
 4. **What is the minimum denomination of commercial paper sold?**
 5. **Indicate the amount of parent's commercial paper being held in the trust department(s) of the subsidiary bank(s).**
 6. **Discuss the holding company's policy with regard to the use of the proceeds from the sale of commercial paper.**
 7. **Is there any concentration of holdings in excess of 10 percent of the bank holding company's commercial paper by any individual, organization or industry? If so, discuss.**
 8. **Has the parent experienced any difficulty in refinancing its commercial paper at maturity? If so, discuss.**
 9. **Indicate which lines of credit are contractual obligations of the lender.**
 10. **Indicate which lines are specifically used as back-up lines for commercial paper borrowings.**
 11. **Indicate if the lines of credit are used on a systematic rotation basis.**
 12. **Indicate which lines of credit are reciprocal between the lender and either the subject bank holding company or its subsidiary banks.**
 13. **Indicate if any subsidiary is authorized to borrow directly on the parent company's lines of credit.**
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EXHIBIT J (CONTINUED)

COMMERCIAL PAPER AND LINES OF CREDIT (PARENT)

EXHIBIT K
EXTENSIONS OF CREDIT TO BANK HOLDING
COMPANY OFFICIALS AND THEIR RELATED
INTERESTS AND
INVESTMENTS IN AND LOANS ON STOCK
OR OBLIGATIONS OF THEIR RELATED INTERESTS

(In thousands)

RECAPITULATION		
	Direct	Indirect
1. Extensions of credit by the parent or its nonbank subsidiaries to:		
a. principal shareholders(1) of the parent company or its subsidiaries (excluding the subsidiary bank's nonbank subsidiaries)		
b. directors of the parent company or its subsidiaries (excluding the subsidiary bank's nonbank subsidiaries)		
c. executive officers(2) of the parent company or its subsidiaries (excluding the subsidiary bank's nonbank subsidiaries)		
d. related interests(3) of a bank holding company official(4)		
2. Investment by the parent company or its nonbank subsidiaries in stocks, bonds or other obligations of a related interest(3) of a bank holding company official(4)		
3. Loans by the parent company or its nonbank subsidiaries to any borrower secured by stocks, bonds or other obligations of a related interest(3) of a bank holding company official(4)		
TOTALS		

(1) "Principal shareholder" as defined in Section 215.2(j) of Regulation O.

(2) "Executive officer" as defined in Section 215.2(d) of Regulation O.

(3) "Related interests" as defined in Section 215.2(k) of Regulation O. Note the terms "company" and "control" are defined in Section 215.2(a) and (b) respectively, of Regulation O. However, for purposes of this item, "related interests" shall also include "insured banks."

(4) "Bank holding company official" is defined as any director, executive officer, or principal shareholder of the parent company or any of its subsidiaries, excluding the subsidiary bank's nonbank subsidiaries.

EXHIBIT L

PRINCIPAL OFFICERS AND DIRECTORS

Name Address (City, State) Year of Birth Title/Position at: 1. Holding Company 2. Subsidiary and/or Affiliate 3. Principal Occupation/Business Affiliation	Shares Owned	Year Elected to BHC Board	Salary \$(000)	Bonus \$(000)

EXHIBIT L (CONTINUED)

PRINCIPAL OFFICERS AND DIRECTORS

Name Address (City, State) Year of Birth Title/Position at: 1. Holding Company 2. Subsidiary and/or Affiliate 3. Principal Occupation/Business Affiliation	Shares Owned	Year Elected to BHC Board	Salary \$(000)	Bonus \$(000)

EXHIBIT M

**INTEREST RATE SENSITIVITY
ASSETS AND LIABILITIES
(CONSOLIDATED)**

(In thousands)

Repricing Interval					
	1-90 Days	91-180 Days	181-365 Days	1-2 Years	Over 2 Years
Interest-Sensitive Assets:					
Totals					
Cumulative Totals					
Interest-Sensitive Liabilities:					
Totals					
Cumulative Totals					
Gap					
Cumulative Gap					
Interest-sensitive assets/Interest-sensitive liabilities (cumulative)					
Cumulative Gap/Total Assets					

**SHORT-TERM GAP POSITION
(PARENT ONLY)**

	0-30 Days	31-90 Days	91 Days - 1 Year
Liquid Assets			
Commercial Paper			
Net			
Net Cumulative			

