TRUST COMPANY CONSOLIDATED REPORT OF CONDITION

As of December 31, 2004

(in Thousands)

Cash and due from 63,351 1 U.S. Treasury securities 101,529 2 Obligations of other U.S. Government agencies and corporations 2,193 3 Obligations of States and political subdivisions 13,519 4 Other Securities 57,926 5 Loans 2,647 6(a) Reserve for possible loan losses 0 6(b) Loans (net) 2,647 6(c) Bank premises, furniture and fixtures and other assets representing bank premises 21,010 7(a) Capital leases included above 106 7(b) Real estate owned other than bank premises 533 8 Investments in subsidiaries not consolidated 0 9 Other assets (complete schedule on reverse) 323,224 10 TOTAL ASSETS 555,932 1 Liabilities for borrowed money 235 12 Mortgage indebtedness 0 13 Other liabilities 102,271 14 TOTAL LIABILITIES 102,271 14 Capital notes and debentures 0 17 Capital notes and debentures	ASSETS		
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Assets deposited with State Treasurer to qualify for exercise of fiduciary powers (market value)

3,714 M1