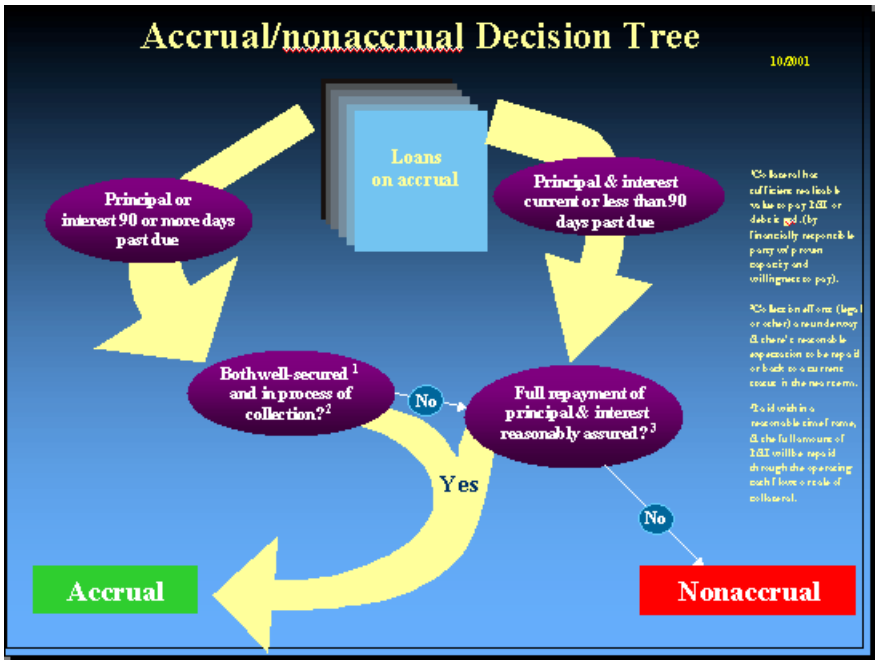
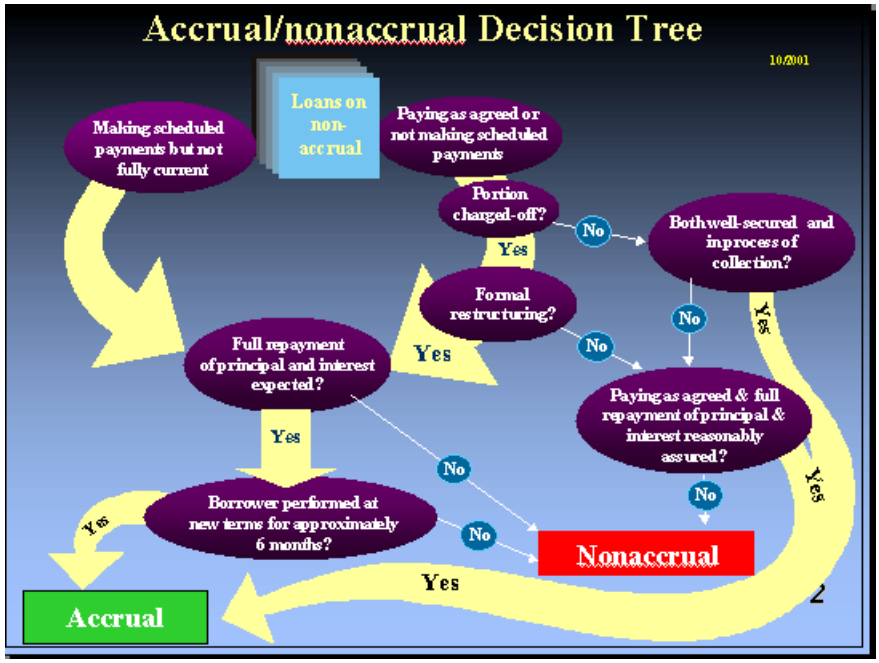

Accrual/nonaccrual Decision Tree
10/2001
Loans on accrual
Principal or interest 90 or more days past due
Principal & interest current or less than 90 days past due
Both well-secured [1] and in process of collection?[2]
No
Full repayment of principal & interest reasonably assured?[3]
Yes
No
Accrual
Nonaccrual


Accrual/nonaccrual Decision Tree
10/2001
Loans on non-accrual
Making scheduled payments but not fully current
Paying as agreed or not making scheduled payments
Portion charged-off?
No
Yes
Both well-secured and in process of collection?
Formal restructuring?
No
Yes
No
Yes
Full repayment of principal and interest expected?
Yes
No
Paying as agreed & full repayment of principal & interest reasonably assured?
No
Yes
Borrower performed at new terms for approximately 6 months?
Yes
No
Nonaccrual
Yes
Accrual
2