

Account Number: XXXXXXXXXX
FINANCIAL TRUST COMPANY, INC.

Asset Account Portfolio
December 01, 2001 - December 31, 2001

Options

Option Holdings in Alphabetical Order

Description Cusip	Currency	Quantity	Unit Cost	Current Market Price/Unit	Premium USD	Current Market Value USD	Unrealized Gain/Loss USD
Equities							
BEAR STERNS OTC EUROPEAN CALL OPTION JAN 18 2002 @ 55 MGT NEW YORK REF # 2129445 Underlying Asset Price = \$0.00 OTCEQC-AF-B	USD	- 4,530	4.22	4.252	- 19,116.60	- 19,261.56	- 144.96
BEAR STEARNS COMPANY OTC EUROPEAN CALL OPTION JAN 18 2002 @ 55.00 MGT NEW YORK REF # 8062185 Underlying Asset Price = \$0.00 OTCEQC-AF-C	USD	- 75,470	4.13	4.252	- 311,691.10	- 320,898.44	- 9,207.34
Total Equity		80,000			- 330,807.70	- 340,160.00	- 9,352.30

Exchange-listed options are valued using market prices at the close of business for statement date.

Over-The-Counter (OTC) options are valued at Mid-Market, unless otherwise agreed.

See: Important Information about Pricing and Valuations.