



FINANCIAL TRUST COMPANY, INC

Account Number [REDACTED]

November 01, 2006 - November 30, 2006

Explanation of JPM's Ratings: JPMorgan uses the following rating system:

Overweight: Over the next six to twelve months we expect this stock will outperform the average total return of the stocks in the media in the analysis for the analysis system to an **at least moderate** degree. Over the next six to twelve months we expect this stock will perform at least with the average total return of the stocks in the analysis for the analysis system to an **at least moderate** degree. Over the next six to twelve months we expect this stock will underperform the average total return of the stocks in the analysis for the analysis system to an **at least moderate** degree.

Underweight: Over the next six to twelve months we expect this stock will underperform the average total return of the stocks in the media in the analysis for the analysis system to an **at least moderate** degree. Over the next six to twelve months we expect this stock will perform at least with the average total return of the stocks in the analysis for the analysis system to an **at least moderate** degree. Over the next six to twelve months we expect this stock will underperform the average total return of the stocks in the analysis for the analysis system to an **at least moderate** degree.

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