



Edgar Filing: COLLINS JOHN C - Form 4

Officer (give title below)                       Other (specify below)  
 Vice President and Chief Risk Officer

7. Individual or Joint/Group Filing (Check Applicable line)

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

Table I -- Non-Derivative Securities Acquired, Disposed of,  
 or Beneficially Owned

| 1.<br>Title of Security<br>(Instr. 3) | 2.<br>Trans-<br>action<br>Date<br>(mm/dd/yy) | 2A.<br>Deemed<br>Execution<br>Date, if<br>any<br>(mm/dd/yy) | 3.<br>Transaction<br>Code<br>(Instr. 8) |   | 4.<br>Securities Acquired (A) or<br>Disposed of (D)<br>(Instr. 3, 4 and 5) |                  |       |
|---------------------------------------|--|---|---|---|--|------------------|-------|
|                                       |  |   | Code                                    | V | Amount   | (A)<br>or<br>(D) | Price |
| Common Stock                          | 1/18/02                                      |   | F                                       |   | 4,948  | D                |       |
| Common Stock                          | 1/23/03                                      |   | F                                       |   | 4,935  | D                |       |
| Common Stock                          |  |   |   |   |  |                  |       |
| Common Stock                          |  |   |   |   |  |                  |       |
| Common Stock                          |  |   |   |   |  |                  |       |

(1) Includes shares exercisable under employee stock options and shares obtained through reinvested dividends.

FORM 4 (continued)

Table II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned



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owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4(b) (v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations.

See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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