

10 | 2006

Account Number: Q 39171-00-5
FINANCIAL TRUST COMPANY INC

Asset Account Portfolio
October 01, 2006 - October 31, 2006

Equity Research Ratings

Independently, third party research is available for 18 months after JPMorgan Securities, Inc. terminates coverage. Clients can access this research at www.privateclient.jpmorgan.com or can call their JPMorgan representative at their toll free number to request that a copy of this research be sent to them. Equity Research Ratings for any company where JPMSI has terminated coverage are excluded below. For explanation of JPMSI ratings, see disclaimer section at end of statement. For third party ratings systems, see specific third party research at www.privateclient.jpmorgan.com.

Equity Holdings in Alphabetical Order

Classification/Ticker

Average

TWEEN BRANDS INC TWB

JPMSE NEUTRAL

MRINGSTAR: 1 star

Providers: ARGURES = Argus Research Corporation; BOE SEC = EOE Securities; MRINGSTAR = Morningstar; REN CAP = Renaissance Capital; S&P = Standard & Poor's