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**EIGHTY-SECOND
ANNUAL REPORT
OF THE
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO**



**To His Excellency
ROY ROMER
The Governor of the State
of
Colorado**

**For the period from January 1, 1991
to December 31, 1991**

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STATE OF COLORADO

Department of Regulatory Agencies
Steven V Berson
Executive Director



Roy Romer
Governor

DIVISION OF BANKING

Barbara M.A. Walker
State Bank Commissioner

James T Dillon
Chief Deputy Bank Commissioner

December 31, 1991

The Honorable Roy Romer
Governor, State of Colorado
State Capitol, Room 103
Denver, Colorado 80203

Dear Governor Romer:

I am honored to submit this Annual Report of Condition for all state chartered commercial banks, industrial banks, and state chartered trust companies, as required by the provisions of Colorado Revised Statutes, Sections 11-2-11D, 11-22-109.6, and 11-23-118, respectively.

The 161 state chartered commercial banks reported total deposits of \$5,157,192,000 and total assets of \$5,738,849,000, as of December 31, 1991. Assets increased by 6.4 percent over those reported in 1990. At the end of 1990, there were 168 state chartered commercial banks with total assets of \$5,393,453,000 and total deposits of \$4,832,893,000.

The 12 state chartered industrial banks reported total deposits of \$249,325,000 and total assets of \$323,613,000 as of December 31, 1991. Assets decreased 8 percent since 1990, at which time the 23 state chartered industrial banks reported total assets of \$351,725,000. At year end 1990, the industrial bank's deposits totaled \$223,387,000.

Colorado has 8 state chartered trust companies which reported total assets of \$646,432,000 and total deposits of \$578,950,000 as of December 31, 1991. Assets increased 25.2 percent since 1990, at which time the 5 state chartered trust companies reported total assets of \$516,456,000. Prior to 1990, Colorado law did not authorize state chartered trust companies to accept deposits.

Also included in this report are all rules and regulations adopted by the Colorado State Banking Board during 1991, and the dollar amount and geographic distribution of Colorado loans outstanding by state chartered commercial banks conducting business in Colorado. The outstanding loans are reported in accordance with Colorado Revised Statutes, Section 11-7-112.

Sincerely,

Barbara M.A. Walker
State Bank Commissioner

COLORADO STATE BANKING BOARD

J. Robert Young
Chairman

Penfield W. Tate, III
Term Expires July 1, 1995

William A. Mitchell
Term Expires July 1, 1995

Salvador Gomez
Term Expires July 1, 1995

R. Kent Landmark
Term Expires July 1, 1993

Jerald Starks
Term Expires July 1, 1993

Sandra J. Herzog
Term Expires July 1, 1993

Mary L. Mohr
Term Expires July 1, 1993

Legal Counsel

Richard H. Forman
Sherri Vincent
Assistant Attorneys General

DIVISION OF BANKING

Barbara M.A. Walker
State Bank Commissioner

James T. Dillon
Chief Deputy Bank Commissioner

J.D. Chatman Kenneth R. Ehrich
Louise Fish Lee B. Woodbury
Supervising Examiners

E. Earl Penwell
Problem Bank Supervision
Sr. Financial Institutions Examiner

Sue C. Johnston
Staff Assistant to Board and Commissioner

Robert Kissel
Leonard A. Reish
EDP Auditor II

Morris Augusta Kenneth Malskeit
Walter Epting Michael R. Mitchell
Robert Hinton John Wood
Sr. Financial Institutions Examiners

Milad G. Fam Thomas E. Rockwell
Daniel A. Gloeckler Raymond Schorn
Victor A. Hangar Robert L. Smith
R. Charles Krieger Richard W. Thomason
Ronald R. Roberts G. John Uebelhoer
Financial Institutions Examiners

ADMINISTRATIVE SECTION

Barbara J. Einspahr
Clerical Supervisor III

Jan Bostwick Laudis Costa
Word Processor B Word Processor B

Gloria Montez Jack Rhoads
Word Processor B Accounting Technician II

Peter Walker
Administrative Clerk

PDPA-COMPLIANCE-TRUST

Cynthia Chamberlin
Unit Chief

Randy Garrouette Virginia Greenwalt-Belmain
Trust Trust

Margaret Chalmers David C. Webb
PDPA Compliance

Linda Hunter Vivian Mooren
Sr. Administrative Clerk Administrative Clerk



LOANS OUTSTANDING BY COLORADO BANKS
AS OF JUNE 30, 1991 (000 OMITTED)

This information is submitted in compliance with Section 11-7-112, Colorado Revised Statutes. A loan is outstanding in a geographical area if the address of the borrower is in that area. A loan is outstanding in Colorado if the address of one or more of the borrowers or a substantial portion of the collateral is located in Colorado. Loans exclude federal funds and amounts outstanding on bank credit or debit cards.

	<u>Loans Outstanding</u>	<u>Percent of Total Loans Outstanding</u>
Total Dollar Amount of Loans Outstanding	\$13,364,720	100%
Total Dollar Amount of Loans Outstanding in Colorado	12,168,578	91%
Total Dollar Amount of Loans Outstanding in Adjacent States (Utah, Kansas, Wyoming, Nebraska, Arizona, New Mexico, Oklahoma)	301,951	2.3%
Total Dollar Amount of Loans Outstanding in Remaining States and Territories of United States	819,845	6.1%
Total Dollar Amount of Loans Outstanding in Countries or Territories Outside of United States	74,346	.6%

DE NOVO COMMERCIAL BANK CHARTERS APPROVED

<u>Charter #</u>	<u>Bank Name/Location</u>	<u>Date Approved</u>
CB #645	Citizens Bank of Pagosa Springs Archuleta County Pagosa Springs, Colorado **(See Commercial Bank Closures)	10/25/91

COMMERCIAL BANK CONVERSIONS - NATIONAL BANK TO STATE CHARTERED

CB #642	City Center Bank of Colorado Arapahoe County Aurora, Colorado	05/31/91
CB #644	Denver Tec Bank Arapahoe County Englewood, Colorado	08/16/91

COMMERCIAL BANK CONVERSIONS - INDUSTRIAL BANK TO COMMERCIAL BANK

CB #643	Community Bank of Parker Douglas County Parker, Colorado	05/31/91
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DE NOVO BRANCHES ESTABLISHED IN A DEPRESSED COMMUNITY OR AREA OF A COMMUNITY

<u>Bank Name/Location</u>	<u>Date Approved</u>
Pueblo Bank & Trust - North Pueblo County Pueblo, Colorado	07/18/91
The Rio Grande County Bank - South Fork Rio Grande County South Fork, Colorado	07/29/91
The Rio Grande County Bank - Creede Mineral County Creede, Colorado	07/29/91
Century Bank - Commerce City Branch Adams County Commerce City, Colorado	08/12/91
Alpine Bank - El Jebel Branch Eagle County El Jebel, Colorado	08/12/91
Alpine Bank & Trust - Battlement Mesa Branch Garfield County Battlement Mesa, Colorado	08/12/91
First State Bank - Central City Branch Gilpin County Central City, Colorado	08/12/91

BRANCHES ESTABLISHED THROUGH CONVERSION

<u>Bank Name/Location</u>	<u>Date Approved</u>
Century Bank - North Branch Denver County Denver, Colorado	08/15/91
Century Bank - Littleton Branch Arapahoe County Littleton, Colorado	08/15/91
Century Bank - Orchard Road Branch Arapahoe County Englewood, Colorado	08/15/91
First Bank of Avon - Beaver Creek Branch Eagle County Beaver Creek, Colorado ** (Was a National Bank)	09/19/91
First Bank of Arapahoe/Yosemite Arapahoe County Englewood, Colorado ** (Merged Into National Bank)	09/19/91
First Bank of Vail - Minturn Branch Eagle County Minturn, Colorado	09/19/91
First Bank of Vail - West Vail Branch Eagle County West Vail, Colorado	09/19/91
Citywide Bank of Denver - Lakewood Branch Jefferson County Lakewood, Colorado	11/21/91

BRANCHES ESTABLISHED THROUGH ACQUISITIONS

<u>Bank Name/Location</u>	<u>Date Approved</u>
Community Bank - Franktown Branch Douglas County Franktown, Colorado	11/29/91
Created Butte State Bank - Town Center Branch Gunnison County Mt. Crested Butte, Colorado	12/19/91

COMMERCIAL BANK CLOSURES

<u>Charter #</u>	<u>Bank Name/Location</u>	<u>Date Approved</u>
CB #577	Columbine Valley Bank & Trust Arapahoe County Littleton, Colorado	04/26/91
CB #147	The Citizens Bank of Pagosa Springs Archuleta County Pagosa Springs, Colorado ** (See New Commercial Bank Charters)	10/25/91

ERCB101.56 Investment in Tax Lien Sale Certificates of Purchase
[11-7-102]

A. GENERAL MATTERS

1. Any institution desiring to invest in Tax Lien Sale Certificates of Purchase (TLCP) must receive approval of the State Banking Board (Board) prior the commencement of the activity. The institution must file an application with the Board on the form provided by the Division of Banking.
2. No institution that has a regulatory composite examination rating (CAMEL) of "4" or "5" from any regulator shall purchase TLCPs. No institution that has a regulatory composite examination rating (CAMEL) of "3" from any regulator and that is subject to a memorandum of understanding, cease and desist order, or written agreement imposed by or entered into with any regulator of the institution shall purchase TLCPs. In the event that a institution's CAMEL rating is reduced to a 4 or 5 or to a 3 subject to regulatory action, that institution shall make no additional purchases of TLCPs except such endorsements to previously purchased TLCPs as may be necessary to protect the institution's investment in TLCP purchases made prior to the reduction in its CAMEL rating, or until such time as its CAMEL rating has been restored to "3" or better, and it otherwise qualifies to purchase TLCPs.
3. Institutions which are approved to purchase TLCPs shall be restricted to purchases of TLCPs on property situated in the county in which that institution has its principal place of business, or situated in a contiguous county.
4. The purchase of TLCPs shall be restricted to certificates arising from delinquent ad valorem taxes representing liens on 1-4 single family occupied residences or undeveloped residential lots in established subdivisions the improvements of which are maintained by the county in which they are situated.
5. The purchase of a TLCP and related endorsements shall not be considered an investment in real estate for purposes of § 11-7-106(10)(a), C.R.S. until such time as a treasurer's deed to the underlying property is issued to the institution.

B. CAPITAL RESTRICTIONS

1. The aggregate value of TLCPs and endorsements owned by an institution shall not exceed 15 percent of the institution's Tier 1 Capital plus its loan loss reserves.
2. The face value of TLCPs (not including endorsements) purchased in any one year shall not exceed six percent of Tier 1 Capital plus loan loss reserves. This restriction will provide a cushion for endorsements of certificates in future periods.

3. At no time shall the face value of any TLCP for a single property exceed one percent of the institution's Tier 1 Capital plus loan loss reserves.
 4. The value of a TLCP shall mean the redemption price of the original certificate and subsequent endorsements.
- C. DUE DILIGENCE MUST BE EXERCISED BY THE PURCHASING INSTITUTION:
1. Prior to acquiring a TLCP, institutions shall:
 - a. Obtain written owners and encumbrances report;
 - b. Make a physical inspection of the property;
 - c. Obtain photographs of the property; and
 - d. Obtain a copy of the assessment card for the property as prepared by the county assessor's office.
 2. Prior to making an endorsement of TLCP the institution shall update and review the property, including:
 - a. A written updated owners and encumbrances report;
 - b. Make a physical inspection of the property;
 - c. Obtain photographs of the property; and
 - d. Obtain an updated copy of the assessment card for the property as prepared by the county tax assessor's office.
 3. Prior to making an application for a treasurer's deed on a TLCP, the institution shall update and review the property, including:
 - a. A written updated owners and encumbrances report;
 - b. Make a physical inspection of the property;
 - c. Obtain photographs of the property;
 - d. Obtain an updated copy of the assessment card for the property as prepared by the county tax assessor's office; and
 - e. Evaluate any and all risks attendant with property ownership at the time including any potential environmental or hazardous material issues.
 4. If at any stage of the above due diligence any unsafe or unsound risk is revealed, the institution shall not purchase, endorse, or apply for the deed.
 5. The institution shall maintain records documenting its due diligence efforts for each TLCP until such time as the underlying property is redeemed.
- D. Regulatory Reporting
1. TLCPs shall be included in the Report of Condition as "Other Assets" until such time as the treasurer's deed to the underlying property is issued to the institution.
 2. TLCPs shall be assigned to the 100 percent risk-weighted category for the calculation of risk-based capital pursuant to CB101.52.

CB101.25 Director's Examination

Repealed July 1, 1991

CB101.34 Capital

Repealed July 1, 1991

CB101.35 Adequacy of Capital

Repealed July 1, 1991

CB101.49 Scope of Directors' Examinations [11-3-115(3)(b)]

A. Definitions

For purposes of this regulation the term reviewer shall mean such public accountant or other independent person(s) as determined by the Banking Board.

B. Examination Scope

For the purposes of C.R.S. 11-3-115(3)(b) a state bank (institution) at a minimum shall perform annually the procedures as set forth in Appendix A as the scope of a directors' examination. The recommended procedures are intended to address the high risk areas common to all financial institutions. However, each institution must review its own particular business and determine if additional procedures are required to cover other high risk areas. The reviewer should be informed of and permitted access to all examination reports, administrative orders, and any additional communications between the institution and the Division of Banking, including the Colorado State Banking Board, as well as, the appropriate federal regulatory agency. The reviewer should obtain institution management's written representation that he or she has been informed of and granted access to all such documents prior to completion of the field work.

C. Extent of Testing

Where the procedures set forth in Appendix A require testing or determinations to be made, sampling may be used. Both judgmental and statistical sampling may be acceptable methods of selecting samples to test. Sample sizes should be consistent with generally accepted auditing standards or as agreed upon by the reviewer and the institution client. In any event, the sampling method and extent of testing, including sample size(s) used, should be disclosed in the directors' examination report.

D. Reports to be Filed with the Division of Banking

After the completion of the procedures or agreed-upon procedures set forth in Appendix A, the independent reviewer should evaluate the results of his/her work and promptly prepare and submit a report addressed to the board of directors of the institution.

This report should detail the findings and suggestions resulting from performance of these procedures. Independent reviewers should include in their report, as a minimum:

- (1) Financial statements (balance sheet and statement of earnings as of the examination date);
- (2) The accounts or items on which the procedures were applied;
- (3) The sampling methods used;
- (4) The procedures and agreed-upon extent of testing performed;
- (5) The accounting basis either generally accepted accounting principles (GAAP) or regulatory required accounting on which the accounts or items being audited are reported;
- (6) The reviewer's findings; and
- (7) The date as of which the procedures were performed.

The reviewer should sign and date the report, which should also disclose the reviewer's business address.

The institution must send a copy of this report, the engagement letter, and any management letter or similar letter of recommendations to the Division of Banking and the appropriate federal regulators within 30 days after its receipt, but no later than 150 days after the date of examination. In addition, each institution should promptly notify the Division of Banking when any reviewer is engaged to perform a directors' examination and when a change in its reviewer occurs.

E. References

Generally acceptable accounting principles are issued by the Financial Accounting Standard Board which is a arm of the Financial Accounting Foundation, an independently chartered institution.

Section 23A of the Federal Reserve Act, also known as 12 USC 371c, is a law enacted by the United States Congress and administered by the Board of Governors of the Federal Reserve System.

Regulation O of the Board of Governors of the Federal Reserve System, also known as 12 CFR 215, is a regulation enacted by the Federal Reserve Board under the authority granted by the United States Congress and administered by the Board of Governors of the Federal Reserve System.

This rule does not include amendments to or editions of the referenced materials later than the effective date of the rule, October 24, 1990

For more detailed information pertaining to this rule, please contact the secretary for the State Banking Board at 303 West Colfax, Suite 650, Denver, CO 80204, (303) 866-6440.

For the purposes of C.R.S. 11-3-115(3)(b) a state bank (institution), at a minimum, shall have the following procedures performed annually.

A. LOANS

1. Determine that the institution has policies that address the lending and collection functions. Read the institution's loan policies to determine whether they address the following items:
 - a. General fields of lending in which the institution will engage and the types of loans within each field;
 - b. Descriptions of the institution's normal trade area and circumstances under which the institution may extend credit to borrowers outside of such area;
 - c. Limitations on the maximum volume of each type of loan product in relation to total assets;
 - d. Responsibility of the Board of Directors in reviewing, ratifying, or approving loans;
 - e. Lending authority of the loan or executive committee (if such a committee exists);
 - f. Adherence to legal limits;
 - g. Types of secured and unsecured loans which will be granted;
 - h. Circumstances under which extensions or renewals of loans are granted.
 - i. Guidelines for rates of interest and terms of repayment for secured and unsecured loans;
 - j. Documentation required by the institution for each type of secured and unsecured loans;
 - k. Limitations on the amount advanced in relation to the value of various types of collateral;
 - l. Limitations on the extension of credit through overdrafts;
 - m. Level or amount of loans granted in specific industries or specific geography locations;
 - n. Guidelines for participations purchased and/or sold;
 - o. Guidelines for documentation of new loans prior to approval and updating loan files throughout the life of the loan;
 - p. Guidelines for loan review procedures by institution personnel including:
 - i. An identification or grouping of loans that warrant the special attention of management;
 - ii. For each loan identified, a statement or indication of the reason(s) why the particular loan merits special attention; and
 - iii. A mechanism for reporting periodically to the board on the status of each loan identified and the action(s) taken by management.
 - q. Collection procedures, including, but not limited to, actions to be taken against borrowers who fail to make timely payments;
 - r. Guidelines for nonaccrual loans (i.e., when an asset should be placed on nonaccrual, individuals responsible for identifying non-performing assets and placing them on nonaccrual, and circumstances under which an asset will be placed back on accrual.); and
 - s. Guidelines for in-substance foreclosures.
2. Review the Board of Directors' minutes to determine that the loan policies have been reviewed and approved. Through review of the Board of Directors' minutes and through inquiry of executive officers, determine whether the Board of Directors revises the policies and procedures periodically as needed.
3. Obtain Loan Committee (or, if applicable, Board of Directors' minutes) and, through a comparison of loans made throughout the period with lending policies, determine whether loans are being made within the loan authorization policy.

4. Select a sample of borrowers (including loans from each major category) and determine through examination of loan files and other institution reports whether lending and collection policies are being followed (e.g., type of loan is in accordance with loan policy, funds were not advanced until after loan approval was received from proper loan authorization level, loan is within collateral policies, insurance coverage is adequate, and institution is named as loss payee).
5. Select a sample of borrowers from each major category of secured loans and determine through examinations of files and other institution reports whether collateral policies are being followed (e.g., loan is adequately collateralized, documentation is present and properly prepared, assignments are perfected, and collateral is properly valued, marketable, and has not become susceptible to deterioration in realizable value).
6. Review policies for checking floor plan merchandise, warehouse inventory and accounts receivable by responsible institution personnel and test for compliance.
7. Determine whether participations purchased and participations sold transactions have been reported to and authorized by the Board of Directors or Loan Committee, if applicable, through review of appropriate minutes.
8. On a test basis, review participations purchased to confirm that the institution does its own independent credit analysis. Also review participation documents and determine that terms and conditions between the lead institution and participants are specified, including:
 - a. Which party is paid first;
 - b. What happens in the event of default;
 - c. How set-offs received by either institution are to be treated;
 - d. How collection expenses are to be divided; and
 - e. Who is responsible to collect the note in the event of default
9. Confirm sample of participations purchased and participations sold with participating institutions to verify that they are legitimate transactions and that they are properly reflected as being with or without recourse in the institution's records.
10. Balance detail ledgers or reconcile computer generated trial balances with the general ledger control accounts for each major category of loans, including loans carried as past due or in a nonaccrual status.
11. Confirm a sample of all loans within each major category. Include past due and nonaccrual loans in the verification process.
12. Review multiple loans to the same borrower with the same person as guarantor to determine if they were made on consecutive days to circumvent the loan authorization policy and to determine whether policies and procedures are designed to assure that all related credits are considered in loan granting and administration. Review these loans for relationships to institutions insiders or their related interests.
13. From reports to the board on the status of loans identified as warranting special attention, review the disposition of a sample of loans no longer appearing on these reports.
14. Test loan interest income and accrued interest by:
 - a. Determining the institutions method of calculating and recording interest accruals;
 - b. Obtaining trial balance of accrued interest;

- c. Testing the reconciliation of the trial balances to the general ledger;
- d. Determining that interest accruals are not made on nonaccrual loans;
- e. Selecting sample items from each major category of loans
 - i. Determining the stated interest rate and appropriate treatment of origination fees and costs,
 - ii. Testing receipt of payments and correctness of entries to applicable general ledger accounts.
 - iii. Calculating accrued interest and comparing it to the trial balance, and
 - iv. Reviewing recorded book value for appropriate accretion of discount (net origination fees) and amortization of premium (net origination costs); and
- f. Performing an analytical review of yields on each major category of loans for reasonableness.

B. ALLOWANCE FOR LOAN LOSSES

- 1. Test charge-offs and recoveries for proper authorization and/or reporting by reference to the board of directors' minutes. Review charged-off loans for any relationship with institution insiders or their related interests.
- 2. Review the institution's computation of the amount needed in the allowance for loan losses as of the end of the most recent quarter. Documentation should include consideration of the following matters:
 - a. General, local, national, and international (if applicable) economic conditions;
 - b. Trends in loan growth and depth of lending staff with expertise in these areas;
 - c. Concentrations of loans (e.g., by type, borrower, geographic area, and sector of the economy);
 - d. The extent of renewals and extensions to keep loans current;
 - e. The collectibility of nonaccrual loans;
 - f. Trends in the level of delinquent and classified loans compared with previous loan loss and recovery experience;
 - g. Results of regulatory examinations; and
 - h. The collectibility of specific loans on the "watch list" taking into account borrower financial status, collateral type and value, payment history, and potential permanent impairment.

C. SECURITIES

- 1. Review the investment policies and procedures established by the institution's board of directors (BOD). Review the BOD (or investment committee) minutes for evidence that these policies and procedures are periodically reviewed and approved. The policies and procedures should include, but not be limited to:
 - a. Investment objectives, including use of "held for sale" and trading activities;
 - b. Permissible types of investments;
 - c. Diversification guidelines to prevent undue concentration;
 - d. Maturity schedules;
 - e. Limitation on quality ratings;
 - f. Hedging activities and other uses of futures, forwards, options, and other financial instruments;
 - g. Handling exceptions to standard policies;
 - h. Valuation procedures and frequency;
 - i. Limitations on the investment authority of officers; and
 - j. Frequency of periodic reports to the BOD on securities holdings.

2. Test the investment procedures and ascertain whether information reported to the BOD (or investment committee) for securities transactions is in agreement with the supporting data by comparing the following information on such reports to the trade tickets for a sample of items (including futures, forwards, and options):
 - a. Descriptions
 - b. Interest rate
 - c. Maturity
 - d. Par value, or number of shares
 - e. Cost
 - f. Market value on date of transaction (if different than cost)
3. Using the same sample items, analyze the securities register for accuracy and confirm the existence of the sample items by examining securities physically held in the institution and confirming the safekeeping of those securities held by others.
4. Balance investment subledger(s) or reconcile computer-generated trial balances with the general ledger control accounts for each type of security .
5. Review policies and procedures for controls which are designed to ensure that unauthorized transactions do not occur. Ascertain through reading of policies, procedures, and BOD minutes whether investment officers and/or appropriate committee members have been properly authorized to purchase/sell investments and whether there are limitations or restrictions on delegated responsibilities.
6. Obtain a schedule of the book, par, and market values of securities as well as their rating classifications. Test the accuracy of the market values of a sample of securities and compare the ratings listed to see that they correspond with those of the rating agencies. Review the institution's documentation on any permanent declines in value that have occurred among the sample of securities to determine that any recorded declines in market value are appropriately computed. Examine the institution's computation of the allowance account for securities, if any, for proper presentation and adequacy.
7. Test securities income and accrued interest by:
 - a. Determining the institution's method of calculating and recording interest accruals;
 - b. Obtaining trial balances of accrued interest;
 - c. Testing the reconciliation of the trial balances to the general ledger;
 - d. Determining that interest accruals are not made on defaulted issues;
 - e. Selecting items from each type of investment and money market holdings:
 - i. Determining the stated interest rate and most recent interest payment date of coupon instruments by reference to sources of such information that are independent of the institution,
 - ii. Testing timely receipt of interest payments and correctness of entries to applicable general ledger accounts.
 - iii. Calculating accrued interest and comparing it to the trial balance,
 - iv. Reviewing recorded book value for appropriate accretion of discount and amortization of premium; and
 - f. Performing an analytical review of yields on each type of investment and money market holdings for reasonableness.

8. Review investment accounts for volume of purchases, sales activity and length of time securities have been held. Inquire as to the institution's intent and ability to hold securities until maturity. (If there is frequent trading in an investment account, such activity may be inconsistent with the notion that the institution has the intent and ability to hold securities to maturity.) Test gains and losses on disposal of investment securities by sampling sales transactions and:

- a. Determining sales prices by examining invoices or brokers' advices;
- b. Checking for the use of trade date accounting and the computation of book value on trade date;
- c. Determining that the general ledger has been properly relieved on the investment, accrued interest, premium, discount and other related accounts;
- d. Recomputing the gain or loss and compare to the amount recorded in the general ledger; and
- e. Determining that the sales were approved by the BOD or a designated committee or were in accordance with policies approved by the BOD.

D. INSIDER TRANSACTIONS

NOTE: For purposes of this section of the procedures, insiders include all affiliates of the institution (including its parent holding company) and all subsidiaries of the institution, as those terms are defined in section 23A of the Federal Reserve Act, as well as the institution's executive officers, directors, principal shareholders, and their related interests, as those terms are defined in section 215.2 of Federal Reserve Regulation O.

1. Review the institution's policies and procedures to ensure that extensions of credit to and other transactions with insiders are addressed. Ascertain that these policies include specific guidelines defining fair and reasonable transactions between the institution and insiders and test insider transactions for compliance with these guidelines and statutory and regulatory requirements. Ascertain that the policies and procedure on extensions of credit comply with the requirements of Federal Reserve Regulation O.
2. Obtain an institution-prepared list of insiders, including any business relationships they may have other than as nominal customer. Also obtain a list of extensions of credit to and other transactions that the institution, its affiliates, and its subsidiaries have had with insiders that are outstanding as of the audit date or that have occurred since the prior year's external auditing procedures were performed. Compare these lists to those prepared for the prior year's external auditing program to test for completeness.
3. Review the board of directors' minutes, loan trial balances, supporting loan documentation, and other appropriate institution records in conjunction with the list of insiders obtained from the institution to verify that a sample of extensions of credit to and transactions with insiders were:
 - a. In compliance with institution policy for similar transactions and were at prevailing rates and terms at that time;
 - b. Subjected to the institution's normal underwriting criteria and deemed by the institution to involve no more than a normal degree of risk or present no other unfavorable features;
 - c. Approved by the board of directors in advance with the interested party abstaining from voting; and
 - d. Within the aggregate lending limits imposed by Regulation O or other legal limits.

4. Review the institution's policies and procedures to ensure that expense accounts of individuals who are executive officers, directors, and principal shareholders are addressed and test a sample of the actual expense account records for compliance with these policies and procedures.

E. INTERNAL CONTROLS - GENERAL ACCOUNTING AND ADMINISTRATIVE CONTROLS

1. Review the board of directors' minutes to verify that account reconciliation policies have been established and approved and are reviewed periodically by the BOD. Determine that management has implemented appropriate procedures to ensure the timely completion of reconciliations of accounting records and the timely resolution of reconciling items.
2. Determine whether the institution's policies regarding segregation of duties and required vacations for employees (including those involved in the EDP function) have been approved by the BOD and verify that these policies and the implementing procedures established by management are periodically reviewed, are adequate, and are followed.
3. Confirm a sample of deposits in each of the various types of deposit accounts maintained by the institution. Inquire about controls over dormant deposit accounts.
4. Test to determine that reconciliations are prepared for all significant asset and liability accounts and their related accrued interest accounts, if any, such as "due from" accounts; demand deposits; NOW accounts; money market deposit accounts; other savings deposits; certificates of deposit; and other time deposits. Review reconciliations for:
 - a. Timeliness and frequency;
 - b. Accuracy and completeness; and
 - c. Review by appropriate personnel with no conflicting duties.
5. Compare a sample of balances per reconciliations to the general ledger and supporting trial balances.
6. Examine detail and aging of a sample of reconciling items from those accounts whose reconciliations have been tested and reviewed and a sample of items in suspense, clearing, and work-in-process accounts by:
 - a. Testing aging;
 - b. Determining whether items are followed up on and appropriately resolved on a timely basis; and
 - c. Discussing items remaining on reconciliations and in the suspense account with appropriate personnel to ascertain whether any should be written off.

Review a sample of charged-off reconciling and suspense items for proper authorization.

7. Verify through inquiry and observation that the institution maintains adequate records of its off-balance sheet activities, including, but not limited to, its outstanding letters of credit and its loan commitments. Review the institution's procedures for monitoring the extent of its credit exposure from such activities to determine whether probable or reasonably possible losses exist.

F. INTERNAL CONTROLS - ELECTRONIC DATA PROCESSING CONTROLS

1. Read the BOD's minutes to determine whether the BOD has reviewed and approved the institution's electronic data processing (EDP) policies (including those regarding outside servicers, if any, and the in-house use of individual personal

computers (PCs) and personalized programs for official institution records) at least annually, confirm that management has established appropriate implementing procedures, and verify the institution's compliance with these policies and procedures.

- a. The policies and procedures for either in-house processing or use of an outside service center should include:
 - i. A contingency plan for continuation of operations and recovery when power outages, natural disasters, or other threats could cause disruption and/or major damage to the institution's data processing support (including compatibility of servicer's plan with that of the institution);
 - ii. Requirements for EDP-related insurance coverage which include the following provision:
 - (1) Extended blanket bond fidelity coverage to employees of the institution or servicer;
 - (2) Insurance on documents in transit, including cash letters; and
 - (3) Verification of the insurance coverage of the institution or service bureau and the courier service;
 - iii. Review of exception reports and adjusting entries approved by supervisors and/or officers;
 - iv. Controls for input preparation and control and output verification and distribution;
 - v. "Back-up" of all systems, including off-premises rotation of files and programs;
 - vi. Security to ensure integrity of data and system modifications; and
 - vii. Necessary detail to ensure an audit trail.
 - b. When an outside service center is employed, the policies and procedures should address the following additional items:
 - i. The requirement for a written contract for each automated application detailing ownership and confidentiality of files and programs, fee structure, termination agreement, and liability for documents in transit;
 - ii. Review of each contract by legal counsel; and
 - iii. Review of each third party review of the service bureau, if any.
2. In the area of general EDP controls, determine through inquiry and observation that policies and procedures have been established for:
 - a. Management and user involvement and approval of new or modified application programs;
 - b. Authorization, approval and testing of system software modifications;
 - c. The controls surrounding computer operations processing;
 - d. Restricted access to computer operations facilities and resources including:
 - i. Off-premises storage of master disks and PC disks;
 - ii. Security of the data center and institution's PCs; and
 - iii. Use and periodic changing of passwords.
 3. With respect to EDP applications controls, inquire about and observe:
 - a. The controls over:
 - i. Input submitted for processing,
 - ii. Processing transactions,
 - iii. Output,
 - iv. Applications on PCs, and
 - v. Telecommunications both between and within institution offices;

- b. The security over unissued or blank supplies of potentially negotiable items; and
- c. The control procedures on wire transfers including:
 - i. Authorizations and agreements with customers, including who may initiate transactions,
 - ii. Limits on transactions, and
 - iii. Call back procedures.

F. TRUST FUNCTION

1. Supervisory Review

- a. Determine the significant functions of the department including areas of responsibility within the department and the financial institution
- b. Review the institution's written policies to determine sufficient guidelines are established to meet fiduciary responsibilities and to comply with applicable laws. Policies should include:
 - i. Account acceptance
 - ii. Closed account review
 - iii. Investments
 - iv. Account review
 - v. Discretionary distributions
 - vi. Conflicts of interest
 - vii. Other as needed for scope of fiduciary activities
- c. Ascertain the qualifications of the staff and the board of directors giving consideration to the nature of the fiduciary responsibilities accepted.
- d. Determine if board policies are implemented and followed.

2. Accounting and Physical Controls

- a. Verify account assets. Include a confirmation from holders of assets retained outside the department.
- b. Determine that the assets are adequately safeguarded, and held separate from other assets of the institution.
- c. Verify that a vault record of assets under joint custody is maintained.
- d. Verify prompt ledger control of assets (including worthless assets), received as original and subsequent deposits of assets, including stock splits and dividends.
- e. Verify that fiduciary cash accounts are regularly and appropriately reconciled to demand deposit or money market account statements.
- f. Verify that internal balancing control procedures are performed each time account ledgers are posted.
- g. Verify that suspense or operating accounts are reconciled at least monthly, contain only appropriate items and are cleared in a timely manner.
- h. Reconcile or verify the proper reconciliation of each of the following to the department's general ledger at least quarterly:
 - i. Income cash
 - ii. Principal cash
 - iii. Invested income
 - iv. Invested principal
 - v. Each type of investment, such as stock, bonds, real estate loans and real estate
 - vi. Investments by issuer
- i. If applicable, verify reconcilements or reconcile outstanding bonds for bond trusteeships, or paying agent activities.
- j. Verify the accurate payment of dividends.

3. Activity Control

- a. Verify fees paid to the trust company.
- b. Verify proceeds from sales of assets to brokers' invoices, sellers' receipts, or other evidence of sales price.
- c. Verify payment for purchases of assets to brokers' invoices, sellers' receipts, or other evidence of purchase price.
- d. Verify accuracy of amounts and receipt of income from investments.

4. Compliance

- a. Verify that transactions between fiduciary accounts and directors, officers or employees of the institution, its holding company or other related entity do not constitute self-dealing. In general, self-dealing is considered to exist when the fiduciary uses or obtains the property held in a fiduciary capacity for his or her own benefit.
- b. Review fiduciary account holdings of the following items in light of self-dealing issues.
 - i. Stock, obligations, repurchase agreements, or deposit accounts with the institution, its affiliates or other related organizations in which there exists such an interest that might affect the best judgment of the institution.
 - ii. Obligations of directors, officers and employees of the institution, its holding company or affiliates or other entities with whom there exists a connection as might affect the exercise of the best judgment of the institution.
- c. Verify that all accounts for which the institution has investment responsibilities are reviewed in accordance with C.R.S. 11-3-115(4).
- d. Verify that cash receipts are promptly invested or distributed.
- e. Verified and reviewed the annual audit of each collective investment fund.

5. Administrative Review

- a. Complete administrative reviews of all major account types, including but not limited to, personal trusts, estates, corporate trusts, collective investment funds, pension trusts and profit sharing trusts. An acceptable administrative review would perform the following practices:
 - i. Determine that the original or authenticated copy of the governing instrument is on file;
 - ii. Determine that synoptic and history records are current, reliable and comprehensive;
 - iii. Determine that accounts are administered and invested in conformance with management policies, governing instruments, laws, regulations and sound fiduciary principles;
 - iv. Determine that the minutes of the board of directors and committee meetings document the review of trust company activities. Significant practices for the boards' review include the acceptance of new accounts, the closing of accounts and the review of discretionary payments of principal or income; and
 - v. Test the accuracy of account statements submitted to beneficiaries.

CB101.50 Qualifications for Independent Person(s) Assuming Responsibility for Due Care of Directors' Examinations [11-3-115(3)(b)]

The following persons may qualify to be responsible for conducting a directors' examination of state chartered banks:

1. A Certified Public Accountant(s) who holds an active certificate under the laws of this state.
2. A qualified independent person(s) or firm whose credentials have been submitted to and approved by the Colorado State Banking Board to conduct such examinations. The Banking Board will take into consideration such things as past proven work of the person or firm, professional reputation, training and education, and capacity to perform the examination in a timely manner.
3. The Banking Board reserves the right to revoke any previously approved qualification for due cause.

CB101.51 Minimum Capital Ratios [11-3-103]

A. Purpose

The Colorado State Banking Board (Board) believes a minimum leverage ratio is necessary because the risk-based capital guidelines detailed in CB101.52, which are designed solely as a measure of credit risk, create the possibility for significant leverage. Assets that have no credit risk receive a zero percent risk weight and, therefore, require no capital. However, the Board believes that every institution should have at least a base level of capital as protection against risks not measured by the risk-based capital ratio.

B. Definitions For the purpose of this Rule:

1. Adjusted total assets means the average total assets figure required to be computed for and stated in an institution's most recent quarterly "Consolidated Report of Condition and Income" (Call Report), minus end-of-quarter intangible assets that are deducted from Tier 1 capital.

The Board reserves the right to require an institution to compute and maintain its capital ratios on the basis of actual, rather than average, total assets when necessary to carry out the purposes of this regulation.

2. Tier 1 Capital means "Tier 1 Capital" as determined according to CB101.52, including the deductions described therein.
3. Tier 2 Capital means "Tier 2 Capital" as determined according to CB101.52, including the limitations described therein.
4. Total Capital means "Total Capital" as determined according to CB101.52, including the deductions described therein.

C. Transitional rules

Intangible assets, other than mortgage servicing rights, purchased prior to April 15, 1985, and accounted for in accordance with the instruction of the Board need not be deducted from Tier 1 Capital until December 31, 1992. However, when combined with other qualifying intangible assets, these intangibles may not exceed 25 percent of Tier 1 Capital. After December 31, 1992, only those intangible assets that meet the criteria contained in CB101.52 will not be deducted from Tier 1 Capital.

D. Reservation of Authority

Notwithstanding the definitions of Tier 1 Capital and Tier 2 Capital the Board may find that a newly developed or modified capital instrument constitutes Tier 1 Capital or Tier 2 Capital, and may permit one or more institutions to include all or a portion of funds obtained through such capital instruments as Tier 1 or Tier 2 Capital, permanently or on a temporary basis, for the purpose of compliance with the Board rules.

Similarly, the Board may find that a particular intangible asset need not be deducted from Tier 1 or Tier 2 Capital. Conversely, the Board may find that a particular intangible asset or Tier 1 or Tier 2 Capital component has characteristics or terms that diminish its contribution to an institution's ability to absorb losses, and may require the deduction of this component from the computation of Tier 1 or Tier 2 Capital.

E. Minimum Capital Ratios

1. Risk-weighted asset ratio. All institutions must have and maintain the minimum ratios of Tier 1 and Total Capital to risk-weighted assets as set forth in CB101.52.
2. Total asset leverage ratio. All institutions must have and maintain Tier 1 Capital in an amount equal to at least 3.0 percent of adjusted total assets.
3. Additional leverage ratio requirements. An institution operating at or near the level in subsection 2 above is expected to have well-diversified risks, including no undue interest rate risk exposure; excellent control systems; good earnings; high asset quality; high liquidity; and well managed on- and off-balance sheet activities; and in general be considered a strong organization, rated composite 1 under the CAMEL rating system. For all but the most highly-rated institutions meeting the conditions set forth above, the minimum Tier 1 leverage ratio is to be 3 percent plus an additional cushion of at least 100 to 200 basis points. In all cases, institutions should hold capital commensurate with the level and nature of all risks.

F. Applicability

The Board may require higher minimum capital ratios for an individual institution in view of its circumstances. For example, higher capital ratios may be appropriate for:

1. A newly chartered institution;
2. An institution receiving special supervisory attention;
3. An institution which has or is expected to have losses resulting in capital inadequacy;
4. An institution with significant exposure due to interest rate, fiduciary, operational, credit concentration, or similar risks;
5. An institution exposed to a high degree of asset depreciation, or a low level of liquid assets in relation to short term liabilities;
6. An institution exposed to a high volume or particularly severe problem loans.

G. Statute References to Capital

1. As referenced in the statutes the following definitions will apply:
 - a. 11-3-104(1) and (2) shall refer to the leverage ratio.
 - b. 11-3-105(3) and (4) shall refer to the leverage ratio.
 - c. 11-3-109(1)(a) shall refer to Total Capital.
 - d. 11-3-110(1)(d) shall refer to the leverage ratio and Tier 1, Tier 2, and Total Capital.
 - e. 11-3-112(1) shall refer to Total Capital.
 - f. 11-3-115(2)(a) shall refer to Total Capital.
 - g. 11-3-117(2) shall refer to Total Capital.
 - h. 11-4-103(1)(b) shall refer to the leverage ratio and Tier 1, Tier 2, and Total Capital.
 - i. 11-4-104(3)(b) shall refer to the leverage ratio and Tier 1, Tier 2, and Total Capital.
 - j. 11-5-101(1) shall refer to Total Capital.
 - k. 11-5-102(1)(a) shall refer to the leverage ratio.
 - l. 11-5-103(1)(b) shall refer to the leverage ratio and Tier 1, Tier 2, and Total Capital.
 - m. 11-5-106(1) shall refer to the leverage ratio.
 - n. 11-7-106(2), (6), (7), and (9) shall refer to Total Capital.
 - o. 11-8-102(1) shall refer to Tier 1 Capital.
 - p. 11-9-102(2) shall refer to Tier 1 Capital.

CB101.52 Risk-Based Capital Definitions and Adequacy. [11-3-103]

A. Purpose.

An important function of the State Banking Board (Board) and the Division of Banking is to evaluate the adequacy of capital maintained by each regulated institution. Such an evaluation involves the consideration of numerous factors, including the riskiness of an institution's assets and off-balance sheet items. This Rule implements the Board's risk-based capital guidelines.

The risk-based capital guidelines establish a minimum capital ratio. Most institutions will be expected to maintain a capital ratio that is above the minimum. The primary focus of the risk-based capital guidelines is credit risk. The guidelines do not explicitly address other types of risk affecting an institution's condition, such as interest rate risk, asset concentrations, and operational risks. Therefore, the level of capital required for an individual institution will depend on that institution's total risk profile, as determined through the supervisory process.

Certain components of capital, categories of on-balance sheet assets, and categories of off-balance sheet items appearing in this rule may not apply to state chartered commercial banks. Nothing in this rule shall be construed to increase the powers of state chartered commercial banks.

B. Definitions. For the purposes of this Rule, the following definitions apply:

1. "Allowances for loan and lease losses" means the balance of the valuation reserve on December 31, 1968, plus additions to the reserve charged to operations since that date, less losses charged against the allowance net of recoveries.
2. "Associated company" means any corporation partnership, business trust, joint venture, association or similar organization in which an institution directly or indirectly holds a 20 to 50 percent ownership interest.
3. "Banking and finance subsidiary" means any subsidiary of an institution that engages in banking and finance-related activities.
4. "Cash items in the process of collection" means checks or drafts in the process of collection that are drawn on another depository institution, including a central bank and that are payable immediately upon presentation in the country in which the reporting institution's office that is clearing or collecting the check or draft is located; U.S. Government checks that are drawn on the United States Treasury or any other U.S. Government or Government-sponsored agency and that are payable immediately upon presentation; broker's security drafts and commodity or bill-of-lading drafts payable immediately upon presentation in the United States or the country in which the reporting bank's office that is handling the drafts is located; and unposted debits.
5. "Central government" means the national governing authority of a country; it includes the departments of ministries and agencies of the central government and the central bank. The U.S. Central Bank includes the 12 Federal Reserve Banks. The definition does not include the following: State, provincial or local governments; commercial enterprises owned by the central government, which are entities engaged in activities involving trade, commerce or profit that are generally conducted or performed in the private sector of the United States economy; and noncentral government entities whose obligations are guaranteed by the central government.
6. "Commitment" means any arrangement that obligates an institution to:
 - a. Purchase loans or securities; or
 - b. Extend credit in the form of loans or leases, participations in loans or leases, overdraft facilities, revolving credit facilities, or similar transactions.
7. "Common stockholders' equity" means common stock, common stock surplus, undivided profits, capital reserves, adjustments for the cumulative effect of foreign currency translation and net of unrealized losses on noncurrent marketable equity securities.
8. "Conditional guarantee" means a contingent obligation of the United States Government or its agencies, or the central government of an OECD country, the validity of which to the beneficiary is dependent upon some affirmative action--e.g., servicing requirements--on the part of the beneficiary of the guarantee or a third party.
9. "Depository institution" means a financial institution that engages in the business of banking; that is recognized as a bank by the bank supervisory or monetary authorities of the country of its incorporation and the country of its principal banking operations; that receives deposits to a substantial

extent in the regular course of business; and that has the power to accept demand deposits. In the U.S., this definition encompasses all federally insured offices of commercial banks, mutual and stock savings banks, savings or building and loan associations (stock and mutual), cooperative banks, credit unions, and international banking facilities of domestic depository institutions. In addition, this definition encompasses all federally insured, Colorado state chartered offices of industrial banks and trust companies. Bank holding companies are excluded from this definition. For the purposes of assigning risk weights, the differentiation between OECD depository institutions and non-OECD depository institutions is based on the country of incorporation. Claims on branches and agencies of foreign banks located in the United States are to be categorized on the basis of the parent bank's country of incorporation.

10. "Exchange rate contracts" include: Cross-currency interest rate swaps; forward foreign exchange rate contracts; currency options purchased; and any similar instrument that, in the opinion of the Board gives rise to similar risks.
11. "Goodwill" means an intangible asset that represents the excess of the purchase price over the fair market value of tangible and identifiable intangible assets acquired in purchases accounted for under the purchase method of accounting.
12. "Intangible assets" include, but are not limited to, purchased mortgage and credit card servicing rights, goodwill, favorable leaseholds, and core deposit value.
13. "Interest rate contracts" include: Single currency interest rate swaps; basis swaps; forward rate agreements; interest rate options purchased; forward deposits accepted; and any similar instrument that, in the opinion of the Board, gives rise to similar risks, including when-issued securities.
14. "Novation" means a bilateral contract between two counterparties under which any obligation to each other to deliver a given currency on a given date is automatically amalgamated with all other obligations for the same currency and value date, legally substituting one single net amount for the previous gross obligations.
15. "OECD-based country" means a member of the grouping of countries that are full members of the Organization of Economic Cooperation and Development, plus countries that have concluded special lending arrangements with the International Monetary Fund (IMF) associated with the IMF's General Arrangements to Borrow. These countries are hereinafter referred to as "OECD countries".
16. "Original maturity" means, with respect to a commitment, the earliest date after a commitment is made on which the commitment is scheduled to expire (i.e., it will reach its stated maturity and cease to be binding on either party), provided that either:
 - a. The commitment is not subject to extension or renewal and will actually expire on its stated expiration date, or
 - b. If the commitment is subject to extension or renewal beyond its stated expiration date, the stated expiration date will be deemed the original maturity only if the extension or renewal must be based upon terms and conditions independently negotiated in good faith with the customer at the time of the extension or renewal and upon a new, bona fide credit analysis utilizing current information on financial condition and trends.

17. "Preferred stock" includes the following instruments:
- a. "Convertible preferred stock," which means preferred stock that is mandatorily convertible into either common or perpetual preferred stock;
 - b. "Intermediate-term preferred stock," which means preferred stock with an original maturity of at least five years, but less than 20 years;
 - c. "Long-term preferred stock," which means preferred stock with an original maturity of 20 years or more; and
 - d. "Perpetual preferred stock," which means preferred stock without a fixed maturity date that cannot be redeemed at the option of the holder, and that has no other provisions that will require future redemption of the issue.

For purposes of these instruments, preferred stock that can be redeemed at the option of the holder is deemed to have an "original maturity" of the earliest possible date on which it may be so redeemed.

18. "Public-sector entities" include states, local authorities and governmental subdivisions below the central government level in an OECD country. In the United States, this definition encompasses a state, county, city, town, or other municipal corporation, a public authority, and generally any publicly-owned entity that is an instrumentality of a state or municipal corporation. This definition does not include commercial companies owned by the public sector.
19. "Reciprocal holdings of bank capital instruments" means cross-holdings or other formal or informal arrangements in which two or more banking organizations swap, exchange, or otherwise agree to hold each other's capital instruments. This definition does not include holdings of capital instruments issued by other banking organizations that were taken in satisfaction of debts previously contracted, provided that the reporting institution has not held such instruments for more than five years or a longer period approved by the Board.
20. "Replacement cost" means, with respect to interest rate and exchange rate contracts, the loss that would be incurred in the event of a counterparty default, as measured by the net cost of replacing the contract at the current market value. If default would result in a theoretical profit, the replacement value is considered to be zero. The mark-to-market process should incorporate changes in both interest rates and counterparty credit quality.
21. "Residential properties" means houses, condominiums, cooperative units, and manufactured homes. This definition does not include boats or motor homes, even if used as a primary residence.
22. "Risk-weighted assets" means the sum of total risk-weighted balance sheet assets and the total of risk-weighted off-balance sheet credit equivalent amounts. Risk-weighted balance sheet and off-balance sheet assets are calculated in accordance with Section D of this Rule.
23. "Subsidiary" means any corporation, partnership, business trust, joint venture, association or similar organization in which an institution directly or indirectly holds more than a 50% ownership interest. This definition does not include ownership interests that were taken in satisfaction of debts previously contracted, provided that the reporting institution has not held the interest for more than five years or a longer period approved by the Board.

24. "Total capital" means the sum of an institution's core (Tier 1) and qualifying supplementary (Tier 2) capital elements.
 25. "Unconditionally cancelable" means, with respect to a commitment-type lending arrangement, that the institution may, at any time, with or without cause, refuse to advance funds or extend credit under the facility. In the case of home equity lines of credit, the institution is deemed able to unconditionally cancel the commitment if it can, at its option, prohibit additional extensions of credit, reduce the line, and terminate the commitment to the full extent permitted by relevant State law.
 26. "United States Government or its agencies" means an instrumentality of the U.S. Government whose debt obligations are fully and explicitly guaranteed as to the timely payment of principal and interest by the full faith and credit of the United States Government.
 27. "United States Government-sponsored agency" means an agency originally established or chartered to serve public purposes specified by the United States Congress, but whose obligations are not explicitly guaranteed by the full faith and credit of the United States Government.
- C. Components of Capital. An institution's qualifying capital base consists of two types of capital--core (Tier 1) and supplementary (Tier 2).
1. Tier 1 Capital. The following elements comprise an institution's Tier 1 capital:
 - a. Common stockholders' equity;
 - b. Noncumulative perpetual preferred stock and related surplus (Preferred stock issues where the dividend is reset periodically based upon current market conditions and the institution's current credit rating, including but not limited to, auction rate, money market or remarketable preferred stock, are assigned to Tier 2 capital, regardless of whether the dividends are cumulative or noncumulative.); and
 - c. Minority interests in the equity accounts of consolidated subsidiaries.
 2. Tier 2 Capital. The following elements comprise an institution's Tier 2 capital:
 - a. Allowance for loan and lease losses, up to a maximum of 1.25% of risk-weighted assets, subject to the transition rules in section E (1)(b) of this Rule. (The amount of the allowance for loan and lease losses that may be included in capital is based on a percentage of risk-weighted assets. The gross sum of risk-weighted assets used in this calculation includes all risk-weighted assets, with the exception of the assets required to be deducted from capital under section C (3) of this Rule. An institution may deduct reserves for loan and lease losses in excess of the amount permitted to be included as capital, as well as allocated transfer risk reserves and reserves held against other real estate owned, from the gross sum of risk-weighted assets in computing the denominator of the risk-based capital ratio.)

- b. Cumulative perpetual preferred stock, long-term preferred stock, convertible preferred stock, and any related surplus, without limit, if the issuing institution has the option to defer payment of dividends on these instruments. For long-term preferred stock, the amount that is eligible to be included as Tier 2 capital is reduced by 20% of the original amount of the instrument (net of redemptions) at the beginning of each of the last five years of life of the instrument.
- c. Hybrid capital instruments, without limit. Hybrid capital instruments are those instruments that combine certain characteristics of debt and equity, such as perpetual debt. To be included as Tier 2 capital, these instruments must meet the following criteria:
- (1) The instrument must be unsecured, subordinated to the claims of depositors and general creditors, and fully paid up;
 - (2) The instrument must not be redeemable at the option of the holder prior to maturity, except with the prior approval of the Board.
 - (3) The instrument must be available to participate in losses while the issuer is operating as a going concern (in this regard, the instrument must automatically convert to common stock or perpetual preferred stock, if the sum of the retained earnings and capital surplus accounts of the issuer shows a negative balance); and
 - (4) The instrument must provide the option for the issuer to defer principal and interest payments, if
 - (a) The issuer does not report a net profit for the most recent combined four quarters, and
 - (b) The issuer eliminates cash dividends on its common and preferred stock.
- d. Term subordinated debt instruments, and intermediate-term preferred stock and related surplus are included in Tier 2 capital, but only to a maximum of 50% of Tier 1 capital as calculated after deductions pursuant to section C (3) of this Rule. To be considered capital, term subordinated debt instruments must meet the following requirements:
- (1) Have original weighted average maturities of at least seven years;
 - (2) Be subordinated to the claims of depositors;
 - (3) State on the instrument that it is not a deposit and is not insured by the FDIC;
 - (4) Be approved as capital by the Board
 - (5) Be unsecured;
 - (6) Be ineligible as collateral for a loan by the issuing institution;
 - (7) Provide that once any scheduled payments of principal begin, all scheduled payments shall be made at least annually and the amount repaid in each year shall be no less than in the prior year; and

- (8) Provide that no accelerated payment by reason of default or otherwise may be made without the prior written approval of the Board.

Also, at the beginning of each of the last five years of the life of either type of instrument, the amount that is eligible to be included as Tier 2 capital is reduced by 20% of the original amount of that instrument (net of redemptions). (Capital instruments may be redeemed prior to maturity with the prior approval of the Board. The Board typically will consider requests for the redemption of capital instruments when the instruments are to be redeemed with the proceeds of, or replaced by, a like amount of a similar or higher quality capital instrument. However, the Board reserves the authority to deny redemption in such circumstances or to allow redemption in other circumstances, based upon its evaluation of the circumstances of each case. The Board must be notified in writing of any request for redemption at least 30 days in advance of such redemption.)

3. Deductions From Capital. The following items are deducted from the appropriate portion of an institution's capital base when calculating its risk-based capital ratio.

a. Deductions from Tier 1 capital:

- (1) All goodwill is deducted from Tier 1 capital before the Tier 2 portion of the calculation is made, subject to the transition rules contained in section E (1)(a)(2) of this Rule; and
- (2) Other intangible assets which do not meet the conditions established in C (3)(b) below, are deducted from Tier 1 capital before the Tier 2 portion of the calculation is made.

b. Certain other intangible assets need not be deducted from Tier 1 capital, subject to the following conditions:

- (1) The intangible assets must meet each of the following criteria:
 - (a) The intangible asset must be able to be separated and sold apart from the institution or from the bulk of the institution's assets;
 - (b) The market value of the intangible asset must be established on an annual basis through an identifiable stream of cash flows, and there must be a high degree of certainty that the asset will hold this market value notwithstanding the future prospects of the institution; and
 - (c) The institution must demonstrate that a market exists which will provide liquidity for the intangible asset;
- (2) Intangibles which are included as Tier 1 capital are limited to 25% of total Tier 1 capital and, for capital adequacy purposes, must be valued at the lower of either the current amortized book value or the current market value as established as part of the institution's annual audit or directors' examination.

C. Deductions from total capital:

- (1) Investments, both equity and debt, in unconsolidated banking and finance subsidiaries that are deemed to be capital of the subsidiary;
- (2) Reciprocal holdings of bank capital instruments; and
- (3) The Board may require deduction of investments in other subsidiaries and associated companies on a case-by-case basis.

D. Risk Categories/Weights for On-Balance Sheet Assets and Off-Balance Sheet Items.

The denominator of the risk-based capital ratio, i.e., an institution's risk-weighted assets, is derived by assigning that institution's assets and off-balance sheet items to one of the four risk categories detailed in section D (1) of this Rule. Each category has a specific risk weight. Before an off-balance sheet item is assigned a risk weight, it is converted to an on-balance sheet credit equivalent amount in accordance with section D (2) of this Rule. The risk weight assigned to a particular asset or on-balance sheet credit equivalent amount determines the percentage of that asset/credit equivalent that is included in the denominator of the institution's risk-based capital ratio. Any asset deducted from an institution's capital in computing the numerator of the risk-based capital ratio is not included as part of the institution's risk-weighted assets.

The Board reserves the right to require an institution to compute its risk-based capital ratio on the basis of average, rather than period-end, risk-weighted assets when necessary to carry out the purposes of these guidelines.

Some of the assets on an institution's balance sheet may represent an indirect holding of a pool of assets, e.g., mutual funds, that encompasses more than one risk weight within the pool. In those situations, the asset is assigned to the risk category applicable to the highest risk-weighted asset that pool is permitted to hold pursuant to its stated investment objectives. However, the minimum risk weight that may be assigned to such a pool is 20%. If, in order to maintain a necessary degree of liquidity, the fund is permitted to hold an insignificant amount of its investments in short-term, highly-liquid securities of superior credit quality (that do not qualify for a preferential risk weight), such securities generally will not be taken into account in determining the risk category into which the institution's holding in the overall pool should be assigned. More detail on the treatment of mortgage-backed securities is provided in section D (1)(c)(4) of this Rule.

1. On-Balance Sheet Assets. The following are the risk categories/weights for on-balance sheet assets:

a. Zero percent risk weight.

- (1) Cash, including domestic and foreign currency owned and held in all offices of an institution or in transit. Any foreign currency held by an institution should be converted into U.S. dollar equivalents.
- (2) Deposit reserves and other balances at Federal Reserve Banks.
- (3) Securities issued by, and other direct claims on, the United States Government or its agencies, or the central government of an OECD country.

- (4) That portion of assets directly and unconditionally guaranteed by the United States Government or its agencies, or the central government of an OECD country.
 - (5) Local currency claims on or unconditionally guaranteed by central governments of non-OECD countries, to the extent the institution has local currency liabilities in that country. Any amount of such claims that exceed the amount of the institution's local currency liabilities is assigned to the 100% risk category of section D (1)(d) of this Rule.
 - (6) Gold bullion held in the institution's own vaults or in another institution's vaults on an allocated basis, to the extent it is backed by gold bullion liabilities.
 - (7) The book value of paid-in Federal Reserve Bank stock.
- b. Twenty percent risk weight.

- (1) All claims on depository institutions incorporated in an OECD country, and all assets backed by the full faith and credit of depository institutions incorporated in an OECD country. This includes the credit equivalent amount of participations in commitments and standby letters of credit sold to other depository institutions incorporated in an OECD country, but only if the originating institution remains liable to the customer or beneficiary for the full amount of the commitment or standby letter of credit. Also included in this category are the credit equivalent amounts of risk participations in bankers' acceptances conveyed to other depository institutions incorporated in an OECD country. However, bank-issued securities that qualify as capital of the issuing bank are not included in this risk category, but are assigned to the 100% risk category of section D (1)(d) of this Rule.
- (2) Claims on, or guaranteed by depository institutions, other than the central bank, incorporated in a non-OECD country, with a residual maturity of one year or less.
- (3) Cash items in the process of collection.
- (4) That portion of assets collateralized by the current market value of securities issued or guaranteed by the United States Government or its agencies, or the central government of an OECD country.
- (5) That portion of assets conditionally guaranteed by the United States Government or its agencies, or the central government of an OECD country.
- (6) Securities issued by, or other direct claims on, United States Government-sponsored agencies.
- (7) That portion of assets guaranteed by United States Government-sponsored agencies. Privately issued mortgage-backed securities, e.g., CMOs and REMICs, where the underlying pool is comprised solely of mortgage-related securities issued by GNMA, FNMA and FHLHC, will be treated as an indirect holding of the underlying assets and assigned to the 20% risk category of this section D (1)(b). If the underlying pool is comprised of assets which attract different risk weights, e.g., FNMA securities and conventional mortgages, the institution should generally assign the security to the highest risk category appropriate for

any asset in the pool. However, on a case-by-case basis, the Board may allow the institution to assign the security proportionately to the various risk categories based on the proportion in which the risk categories are represented by the composition cash flows of the underlying pool of assets. Before the Board will consider a request to proportionately risk-weight such a security, the institution must have current information for the reporting date that details the composition and cash flows of the underlying pool of assets. Furthermore, before a mortgage-related security will receive a risk weight lower than 100%, it must meet the criteria set forth in section D (1)(c)(4) of this Rule.

- (8) That portion of assets collateralized by the current market value of securities issued or guaranteed by United States Government-sponsored agencies.
- (9) Claims representing general obligations of any public-sector entity in an OECD country, and that portion of any claims guaranteed by any such public-sector entity. In the U.S., these obligations include obligations of any state or any political subdivision which is supported by the full faith and credit of an obligor possessing general powers of taxation, including property taxation. It includes an obligation payable from a special fund or by an obligor not possessing general powers of taxation when an obligor possessing general powers of taxation, including property taxation, has unconditionally promised to make payments available for the payment of the obligation of amounts which (together with any other funds available for the purpose) will be sufficient to provide for all required payments in connection with the obligation.
- (10) Claims on, or guaranteed by, official multilateral lending institutions or regional development institutions in which the United States Government is a shareholder or contributing member. These institutions include, but are not limited to, the International Bank for Reconstruction and Development (World Bank), the Inter-American Development Bank, the Asian Development Bank, the African Development Bank, the European Investments Bank, the International Monetary Fund and the Bank for International Settlements
- (11) That portion of assets collateralized by the current market value of securities issued by official multilateral lending institutions or regional development institutions in which the United States Government is a shareholder or contributing member.
- (12) Assets collateralized by cash held in a segregated deposit account by the reporting institution.
- (13) That portion of local currency claims conditionally guaranteed by central governments of non-OECD countries, to the extent the institution has local currency liabilities in that country.

c. Fifty percent risk weight.

- (1) Revenue obligations of any public-sector entity in an OECD country for which the underlying obligor is the public-sector entity, but which are repayable solely from the revenues generated by the project financed through the issuance of the obligations.

- (2) The credit equivalent amount of interest rate and exchange rate contracts, calculated in accordance with section D (2)(e) of this Rule that do not qualify for inclusion in a lower risk category.
- (3) Loans secured by first mortgages on one-to-four family residential properties, either owner-occupied or rented, provided that such loans are not more than 90 days past due, or on nonaccrual or restructured. It is presumed that such loans will meet prudent underwriting standards. Furthermore, residential property loans that are made for the purpose of construction financing are assigned to the 100% risk category of section D (1)(d) of this Rule; however, this exclusion from the 50% risk category does not apply to loans to individual purchasers for the construction of their own homes.
- (4) Privately-issued mortgage-backed securities, i.e., those that do not carry the guarantee of a government or government-sponsored agency, fully secured by mortgages that, at the time of origination, qualify for this 50% risk weight under section D (1)(c)(3) above, provided they meet the following criteria:
 - (a) The underlying assets must be held by an independent trustee that has a first priority, perfected security interest in the underlying assets for the benefit of the holders of the security;
 - (b) The holder of the security must have an undivided pro rata ownership interest in the underlying assets or the trust that issues the security must have no liabilities unrelated to the issued securities;
 - (c) The trust that issues the security must be structured such that the cash flows from the underlying assets fully meet the cash flow requirements of the security without undue reliance on any reinvestment income; and
 - (d) There must not be any material reinvestment risk associated with any funds awaiting distribution to the holder of the security.

NOTE: If all of the underlying mortgages in the pool do not qualify for the 50% risk weight, the institution should generally assign the entire value of the security to the 100% risk category of D (1)(d) of this Rule; however, on a case-by-case basis, the Board may allow the institution to assign only the portion of the security which represents an interest in, and the cash flows of, nonqualifying mortgages to the 100% risk category, with the remainder being assigned a risk weight of 50%. Before the Board will consider a request to risk weight a mortgage-backed security on a proportionate basis, the institution must have current information for the reporting date that details the composition and cash flows of the underlying pool of mortgages.

- d. One hundred percent risk weight. All other assets not specified above, including, but not limited to:
 - (1) Claims on or guaranteed by depository institutions incorporated in a non-OECD country, as well as claims on the central bank of a non-OECD country, with a residual maturity exceeding one year.

- (2) All non-local currency claims on non-OECD central governments, as well as local currency claims on non-OECD central governments that are not included in section D (1)(a)(5) of this Rule.
 - (3) Any classes of a mortgage-backed security that can absorb more than their pro rata share of the principal loss without the whole issue being in default, e.g., subordinated classes or residual interests, regardless of the issuer or guarantor.
 - (4) All stripped mortgage-backed securities, including interest only portions (IOs), principal only portions (POs) and other similar instruments, regardless of the issuer or guarantor.
 - (5) Obligations issued by any state or any political subdivision thereof for the benefit of a private party or enterprise where that party or enterprise, rather than the issuing state or political subdivision, is responsible for the timely payment of principal and interest on the obligation, e.g., industrial development bonds.
 - (6) Claims on commercial enterprises owned by non-OECD and OECD central governments.
 - (7) Any investment in an unconsolidated subsidiary that is not required to be deducted from total capital pursuant to section (C)(3)(c) of this Rule.
 - (8) Instruments issued by depository institutions incorporated in OECD and non-OECD countries that qualify as capital of the issuer.
 - (9) Investments in fixed assets, premises, and other real estate owned.
2. Off-Balance Sheet Activities. The risk weight assigned to an off-balance sheet activity is determined by a two-step process. First, the face amount of the off-balance sheet item is multiplied by the appropriate credit conversion factor specified in this section. This calculation translates the face amount of an off-balance sheet item into an on-balance sheet credit equivalent amount. Second, the resulting credit equivalent amount is then assigned to the proper risk category using the criteria regarding obligors, guarantors and collateral listed in section D (1) of this Rule; however, collateral and guarantees are applied to the face amount of an off-balance sheet item, not the credit equivalent amount of such an item. The following are the credit conversion factors and the off-balance sheet items to which they apply.
- a. One hundred percent credit conversion factor.
 - (1) Direct credit substitutes, including financial guarantee-type standby letters of credit that support financial claims on the account party. For purposes of this section, a "financial guarantee-type standby letter of credit" is any letter of credit, or similar arrangement, however named or described, which represents an irrevocable obligation to the beneficiary on the part of the issuer (1) to repay money borrowed by or advanced to or for the account of the account party or (2) to make payment on account of any indebtedness undertaken by the account party, in the event that the account party fails to fulfill its obligation to the beneficiary. The face amount of a

direct credit substitute is netted against the amount of any participations sold in that item. The amount not sold is converted to an on-balance sheet credit equivalent and assigned to the proper risk category using the criteria regarding obligors, guarantors and collateral listed in section D (1) of this Rule. Participations are treated as follows:

- (a) If the originating institution remains liable to the beneficiary for the full amount of the standby letter of credit, in the event the participant fails to perform under its participation agreement, the amount of participations sold are converted to an on-balance sheet credit equivalent using a credit conversion factor of 100%, with that amount then being assigned to the risk category appropriate for the purchaser of the participation.
 - (b) If the participations are such that each participant is responsible only for its prorata share of the risk, and there is no recourse to the originating institution, the full amount of the participations sold is excluded from the originating institution's risk-weighted assets.
- (2) Risk participations purchased in bankers' acceptances and participations purchased in direct credit substitutes.
 - (3) Assets sold under an agreement to repurchase and assets sold with recourse, to the extent that these assets are not reported on an institution's statement of condition (this includes loan strips sold without direct recourse, where the maturity of the participation is shorter than the maturity of the underlying loan).

For risk-based capital purposes, the definition of the sale of assets with recourse, including one-to-four family residential mortgages, is generally the same as the definition contained in the Instructions for the Preparation of the Consolidated Reports of Condition and Income (the Call Report). Assets which are sold in transactions in which the institution retains risk in a manner which constitutes recourse under the Call Report instructions, but which are not reported on the institution's statement of condition, are included in this section, even though the Call Report allows such transfers to be reported as sales. However, mortgage loans sold in transactions in which the institution retains only an insignificant amount of risk and makes concurrent provision for that risk will not be considered assets sold with recourse. In order to qualify, such transactions must meet three conditions:

- (a) The institution has not retained more than a minimal risk of loss;
- (b) The maximum amount of exposure to loss which the institution has retained is equal to or less than the amount of probable loss that the institution has reasonably estimated that it will incur on the transferred mortgages; and
- (c) The institution has created a liability account or other special reserve in an amount equal to its maximum exposure. The amount of this reserve may not be included in capital for the purpose of determining compliance with either the risk-based capital requirement or the leverage ratio; nor may it be included in the allowance for loan and lease losses.

(4) Contingent obligations with a certain draw down, e.g., legally binding agreements to purchase assets at a specified future date; and

(5) Indemnification of customers whose securities the institution has lent as agent. If the customer is not indemnified against loss by the institution, the transaction is excluded from the risk-based capital calculation. When an institution lends its own securities, the transaction is treated as a loan. When an institution lends its own securities or, acting as agent, agrees to indemnify a customer, the transaction is assigned to the risk weight appropriate to the obligor or collateral that is delivered to the lending or indemnifying institution or to an independent custodian acting on their behalf.

b. Fifty percent credit conversion factor.

(1) Transaction-related contingencies including, among other things, performance bonds and performance-based standby letters of credit related to a particular transaction. A "performance-based standby letter of credit" is any letter of credit, or similar arrangement, however named or described, which represents an irrevocable obligation to the beneficiary on the part of the issuer to make payment on account of any default by the account party in the performance of a nonfinancial or commercial obligation.

Participations in performance-based standby letters of credit are treated in accordance with the provisions of section D (2)(a)(1)(a) & (b) of this Rule. Financial guarantee-type standby letters of credit are defined in section D (2)(a)(1) of this rule. To the extent permitted by law or regulation, performance-based standby letters of credit include such things as arrangements backing subcontractors' and suppliers' performance, labor and materials contracts, and construction bids.

(2) Unused portion of commitments, including home equity lines of credit, with an original maturity exceeding one year. Participations in commitments are treated in accordance with the provisions of section D (2)(a)(1)(a) & (b) of this Rule. Until December 31, 1992, institutions will be permitted to use remaining maturity in determining the appropriate credit conversion factor for the unused portion of loan commitments.

(3) Revolving underwriting facilities, note issuance facilities, and similar arrangements pursuant to which the institution's customer can issue short-term debt obligations in its own name, but for which the institution has a legally binding commitment to either:

(a) Purchase the obligations the customer is unable to sell by a stated date; or

(b) Advance funds to its customer, if the obligations cannot be sold.

c. Twenty percent credit conversion factor.

(1) Trade-related contingencies. These are short-term self-liquidating instruments used to finance the movement of goods and are collateralized by the underlying shipment. A commercial letter of credit is an example of such an instrument.

d. Zero percent credit conversion factor.

- (1) Unused commitments with an original maturity of one year or less.
- (2) Unused commitments with an original maturity of greater than one year, if they are unconditionally cancelable at any time at the option of the institution and the institution has the contractual right to make, and in fact does make, either:
 - (a) A separate credit decision based upon the borrower's current financial condition, before each drawing under the lending facility, or
 - (b) An annual (or more frequent) credit review based upon the borrower's current financial condition to determine whether or not the lending facility should be continued.

NOTE: In the case of home equity lines of credit, the institution is deemed able to unconditionally cancel the commitment if it can, at its option, prohibit additional extensions of credit, reduce the credit line and terminate the commitment to the full extent permitted by relevant Federal law.

- (3) The unused portion of retail credit card lines or other related plans that are unconditionally cancelable by the institution in accordance with applicable law.
- e. Interest rate and the exchange rate contracts. The credit equivalent amount of such contracts is the sum of two measures of credit exposure--current and potential credit exposure.

- (1) Current credit exposure--The replacement cost of the contract reflects the current credit exposure, and is measured in U.S. dollars, regardless of the currency specified in the contract. An institution may net multiple contracts with a single counterparty only if those contracts are subject to novation.
- (2) Potential credit exposure--To complete the calculation of the on-balance sheet credit equivalent amount of a contract, an estimate of the potential increase in credit exposure over the remaining life of the contract is added on (the "add on") to the contract's current credit exposure, including contracts with no current credit exposure. The add-on is calculated by multiplying the notional principal amount of the contract by one of the following credit conversion factors, as appropriate:
 - (a) Interest rate contracts--
 - (i) Zero percent, if the contract has a remaining maturity of one year or less, and
 - (ii) 0.5%, for contracts with a remaining maturity greater than one year.
 - (b) Exchange rate contracts--
 - (i) 1.0%, if the contract has a remaining maturity of one year or less, and
 - (ii) 5.0%, for contracts with a remaining maturity greater than one year.

- (3) Risk weighting--The credit equivalent amount, which is derived from section D (2)(e)(1) & (2) of this Rule is then assigned to the proper risk category using the criteria regarding obligors, guarantors, and collaterals listed in section D (1) of this Rule. However, the maximum risk weight assigned to the credit equivalent amount of an interest rate or exchange rate contract is 50%.

NOTE: Interest rate and exchange rate contracts are an exception to the general rule of applying collateral and guarantees to the face value of off-balance sheet items. The sufficiency of collateral and guarantees is determined on the basis of the credit equivalent amount of interest rate and exchange rate contracts.

- (4) Exceptions--The following contracts are not subject to the above calculation and, therefore, are not considered part of the denominator of an institution's risk-based capital ratio:

- (a) Exchange rate contracts with an original maturity of 14 calendar days or less; and
- (b) Any interest rate or exchange rate contract that is traded on an exchange requiring the daily payment of any variations in the market value of the contract.

E. Implementation, Transition Rules, and Target Ratios.

1. June 30, 1991, to December 30, 1992. During this time period:
 - a. All institutions are expected to maintain a minimum ratio of total capital (after deductions) to risk-weighted assets of 7.25%.
 - (1) Fifty percent of this 7.25% must be made up of Tier 1 capital; however, up to 10% of Tier 1 capital can be comprised of Tier 2 capital elements, before any deductions for goodwill. The amount of Tier 2 elements included in Tier 1 will not be subject to the sublimits on the amount of such elements in Tier 2 capital, with the exception of the allowance for loan and lease losses.
 - (2) Goodwill that institutions have been allowed to count as capital is grandfathered until December 31, 1992, but will be deducted from Tier 1 capital after that date.
 - b. The allowance for loan and lease losses can be included in total capital up to a maximum of 1.5% of an institution's risk-weighted assets, including the portion that can be borrowed to make up Tier 1.
 - c. Tier 2 capital elements that are not used as part of Tier 1 capital will qualify as part of an institution's total capital base up to a maximum of 100% of the institution's Tier 1 capital.
 - d. In addition to the standards established by these risk-based capital guidelines, all institutions must maintain a minimum capital-to-total asset ratio in accordance with the provisions of CB101.51.
2. On December 31, 1992.
 - a. All institutions are expected to maintain a minimum ratio of total capital (after deductions) to risk-weighted assets of 8.0%.

- b. Tier 2 capital elements qualify as part of an institution's total capital base up to a maximum of 100% of that institution's Tier 1 capital.
- c. In addition to the standards established by these risk-based capital guidelines, all institutions must maintain a minimum capital-to-total asset ratio in accordance with the provision of CB101.51.

APPENDIX A Summary Definitions Relating to Risk-Based Capital.

TABLE 1 - SUMMARY OF RISK WEIGHTS AND RISK CATEGORIES

Category 1: Zero Percent

- 1. Cash (domestic and foreign).
- 2. Balances due from, and claims on, Federal Reserve Banks and central banks in other OECD countries.
- 3. Claims on, or unconditionally guaranteed by, the U.S. Government or its agencies, or other OECD central governments. For the purpose of calculating the risk-based capital ratio, a U.S. Government agency is defined as an instrumentality of the U.S. Government whose obligations are fully and explicitly guaranteed as to the timely repayment of principal and interest by the full faith and credit of the U.S. Government.
- 4. Local currency claims on non-OECD central governments and central banks, to the extent the institution has local currency liabilities in that country.
- 5. Gold bullion held in the institution's own vaults or in another institution's vaults on an allocated basis, to the extent it is backed by gold bullion liabilities.
- 6. Federal Reserve Bank stock.

Category 2: 20 Percent

- 1. Portions of loans and other assets collateralized by securities issued or guaranteed by the U.S. Government or its agencies, or other OECD central governments. The degree of collateralization is determined by current market value.
- 2. Portions of loans and other assets conditionally guaranteed by the U.S. Government or its agencies, or other OECD central governments.
- 3. Portions of loans and other assets collateralized by cash on deposit in the lending institution.
- 4. All claims (long- and short-term) on, or guaranteed by, OECD depository institutions.
- 5. Claims on, or guaranteed by, non-OECD depository institutions, including central banks, with a residual maturity of one year or less.
- 6. Cash items in the process of collection.
- 7. Securities and other claims on, or guaranteed by, U.S. Government-sponsored agencies. For the purpose of calculating the risk-based capital ratio, a U.S. Government-sponsored agency is defined as an agency originally established or chartered to serve public purposes specified by the U.S. Congress but whose obligations are not explicitly guaranteed by the full faith and credit of the U.S. Government.

8. Portions of loans and other assets collateralized by securities issued by, or guaranteed by U.S. Government-sponsored agencies. The degree of collateralization is determined by current market value.
9. Claims that represent general obligations of, and portions of claims guaranteed by, public-sector entities in OECD countries, below the level of central government.
10. Claims on or guaranteed by official multilateral lending institutions or regional development institutions in which the U.S. Government is a shareholder or a contributing member.
11. Portions of loans and other assets collateralized with securities issued by official multilateral lending institutions or regional development institutions in which the U.S. Government is a shareholder or a contributing member.

Category 3: 50 Percent

1. Revenue bonds or similar obligations, including loans and leases, that are obligations of public sector entities in OECD countries, but for which the government entity is committed to repay the debt only out of revenues from the facilities financed.
2. Credit equivalent amounts of interest rate and exchange rate related contracts, except for those assigned to a lower risk category.
3. Assets secured by a first mortgage on a one-to-four family residential property that are not more than 90 days past due, on nonaccrual or restructured.

Category 4: 100 Percent

1. All other claims on private obligors.
2. Claims on non-OECD financial institutions with a residual maturity exceeding one year. Claims on non-OECD central banks with a residual maturity exceeding one year are included in this category unless they qualify for item 4 of Category 1.
3. Claims on non-OECD central governments that are not included in item 4 of Category 1.
4. Obligations issued by state or local governments (including industrial development authorities and similar entities) repayable solely by a private party or enterprise.
5. Premises, plant, and equipment; other fixed assets; and other real estate owned.
6. Investments in unconsolidated subsidiaries, joint ventures, or associated companies (unless deducted from capital).
7. Capital instruments issued by other banking organizations.
8. All other assets (including claims on commercial firms owned by the public sector).

APPENDIX A TABLE 2 - CREDIT CONVERSION FACTORS FOR OFF-BALANCE SHEET ITEMS

100 Percent Conversion Factor

1. Direct credit substitutes (general guarantees of indebtedness and guarantee-type instruments, including standby letters of credit serving as financial guarantees for, or supporting, loans and securities).

2. Risk participations in bankers acceptances and participations in direct credit substitutes (e.g., standby letters of credit).
3. Sale and repurchase agreements and asset sales with recourse, if not already included on the balance sheet.
4. Forward agreements (i.e., contractual obligations) to purchase assets, including financing facilities with certain draw down.

50 Percent Conversion Factor

1. Transaction-related contingencies (e.g., bid bonds, performance bonds, warranties, and standby letters of credit related to particular transactions).
2. Unused commitments with an original maturity exceeding one year.
3. Revolving underwriting facilities (RUFs), note issuance facilities (NIFs) and other similar arrangements.

20 Percent Conversion Factor

1. Short-term, self-liquidating trade-related contingencies, including commercial letters of credit.

Zero Percent Conversion Factor

1. Unused commitments with an original maturity of one year or less.
2. Unused commitments which are unconditionally cancelable at any time, regardless of maturity.

APPENDIX A TABLE 3 - TREATMENT OF INTEREST RATE AND EXCHANGE RATE CONTRACTS

The Current Exposure Method (described below) is utilized to calculate the "credit equivalent amounts" of these instruments. These amounts are assigned a risk weight appropriate to the obligor or any collateral or guarantee. However, the maximum risk weight is limited to 50 percent. Multiple contracts with a single counterparty may be netted if those contracts are subject to novation.

Residual maturity	Interest rate contracts	Exchange rate contracts
One year and less.	Replacement Cost (RC).	RC + 1.0% of total national principal (NP).
Over one year.	RC + 0.5% of NP.	RC + 5.0% of NP.

The following instruments will be excluded:

1. Exchange rate contracts with an original maturity of 14 calendar days or less, and
2. Instruments traded on exchanges and subject to daily margin requirements.

Capital components are distributed between two categories (Tier 1 and Tier 2). Tier 2 capital elements will qualify as part of an institution's total capital base up to a maximum of 100% of that institution's Tier 1 capital. Beginning December 31, 1992, the minimum risk-based capital standard will be 8.0%.

Definition of Capital

Tier 1:

1. Common stockholders' equity;
2. Noncumulative perpetual preferred stock and any related surplus; and
3. Minority interests in the equity accounts of consolidated subsidiaries.

Tier 2:

1. Cumulative perpetual, long-term and convertible preferred stock, and any related surplus. The amount of long-term and intermediate-term preferred stock, as well as term subordinated debt that is eligible to be included as Tier 2 capital is reduced by 20% of the original amount of the instrument at the beginning of each of the last five years of the life of the instrument.
2. Perpetual debt and other hybrid debt/equity instruments.
3. Intermediate-term preferred stock and term subordinated debt (to a maximum of 50% of Tier 1 capital).
4. Loan loss reserves (to a maximum of 1.25% of risk-weighted assets).

Deductions from Capital:

From Tier 1:

1. Goodwill and other intangibles, with the exception of identified intangibles that satisfy the criteria included in the guidelines.

From Total Capital:

1. Investments in unconsolidated banking and finance subsidiaries;
2. Reciprocal holdings of capital instruments.

Transitional Definition

During a transition period beginning June 30, 1991, all institutions are expected to maintain a capital to risk-weighted asset ratio of 7.25%, of which at least 3.25 percentage points must consist of Tier 1 capital. In other words, during this period approximately 4 percentage points of the 7.25% capital ratio may consist of Tier 2 capital. Also during this period, the sublimit on loan loss reserves will be 1.5% of risk-weighted assets.

CB101.53 Loan Production Office [11-6-101(1)]

A Loan Production Office (LPO) is defined as a location other than the bank's main office where only the solicitation and origination of loans by employees or agents of a state bank or of a subsidiary corporation are conducted, provided that the loans are approved and made at the main office of the bank or at an office of the subsidiary located on the premises of or contiguous to the main office of the bank and which location is subject to notification and fee provisions of this Rule.

Approval of loans at the main office is not intended to be perfunctory, i.e. merely final execution of the loan documents. Approval at the main office shall be in accordance with safe and sound banking practice, including a review of the credit quality of the loan and a determination that it meets the bank's credit standards. In making an independent credit decision, the employee at the main office may consider recommendations made by the LPO as a factor when assessing the credit quality of the loan.

Application to Operate an LPO or Application to Change Location of an LPO shall be filed with the State Banking Board on a form provided by the Division of Banking. A completed application shall be filed at least 60 days prior to the anticipated first day of operating at a location. The application shall be accompanied by a fee as set by the State Banking Board pursuant to C.R.S. 11-2-103(11).

CB101.54 Branching Practices [11-25-101 et seq]

A. Approval of Branches Pursuant to C.R.S. 11-25-103(7)

For the purposes of C.R.S. 11-25-103(7), the first ten branch applications approved shall constitute the ten branches provided for in said statute which may be established prior to January 1, 1993.

B. Change in Location of a Branch

1. The Banking Board may take into consideration the following factors in determining whether to approve or to deny an application for change in location of a branch.

- a. There are significant supervisory concerns with respect to the applicant or any affiliated institution; or,
- b. The applicant's record of helping to meet the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of a financial institution, is less than satisfactory; or,
- c. Any financial or other business arrangement, direct or indirect, involving the principal office or branch and insiders (directors, officers, employees, and shareholders owning or controlling, directly or indirectly, ten percent or more of the outstanding voting stock thereof) involves terms and conditions more favorable to the insiders than would be available in a comparable transaction with unrelated parties.

2. The location of a branch can be changed as follows:

- a. A financial institution, without Banking Board approval, may relocate a branch, other than a branch established pursuant to C.R.S. 11-25-103(7), not in excess of one-half mile from its approved location provided written notice is submitted to the Bank Commissioner at least thirty days prior to relocation. The notice must include the new address of the branch and the effective date of the relocation.
- b. A financial institution desiring to relocate a branch more than one-half mile from the approved location or a branch established pursuant to C.R.S. 11-25-103(7) shall file an application with the Banking Board. The application shall be evaluated in the same manner as an application to establish a de novo branch. In the case of an application to change location of a branch established pursuant to C.R.S. 11-25-103(7), the application shall be evaluated in the same manner as the original application to establish the de novo branch. Branches established pursuant to C.R.S. 11-25-103(7), may not be moved out of the economically depressed area for which the branch was originally approved.

3. Application to change location of a branch shall be filed on the form provided by the Division of Banking.

C. Establishment of a De Novo Branch

1. The Banking Board may take into consideration the following factors in determining whether to approve or to deny an application for the establishment of any de novo branch, including a branch pursuant to C.R.S. 11-25-103(7).
 - a. There are significant supervisory concerns with respect to the applicant or any affiliated organization;
 - b. The applicant's record of helping to meet the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of a financial institution, is less than satisfactory;
 - c. Any financial or other business arrangement, directors or indirect, involving the principal office or branch and insiders (directors, officers, employees, and shareholders owning or controlling, directly or indirectly, ten percent or more of the outstanding voting stock thereof) involves terms and conditions more favorable to the insiders than would be available in a comparable transaction with unrelated parties; or,
 - d. any other applicable statutory provision under title 11 of the Colorado Revised Statutes.
2. Approval to establish and operate a de novo branch, other than a branch established pursuant to C.R.S. 11-25-103(7) will expire if the branch has not commenced business within eighteen months after the date of approval. Approval to establish and operate a de novo branch pursuant to C.R.S. 11-25-103(7) will expire if the branch has not commenced business within six months after the date of approval. Extensions to these periods generally are not granted; however, in the event of extraordinary circumstances, requests for an extension of not more than twelve months may be submitted.
3. Application to establish and operate a de novo branch shall be filed on the form provided by the Division of Banking.

D. Closing a Branch

Any financial institution that seeks to close a branch previously in operation shall notify the Banking Board in writing of its intention and its reasons for such action. Such notice shall be received by the Banking Board thirty days prior to the proposed closing. Such branch may be closed, unless the Banking Board or Bank Commissioner, within fifteen days of receipt of such notification, gives written notification of objections and the grounds therefore to the financial institution or requests additional information. If the Banking Board or Bank Commissioner requests additional information, the above thirty day period shall commence running upon receipt of such additional information. The Banking Board may waive the thirty day notice period in writing.

E. Branch Hours of Operation

A financial institution shall notify the Bank Commissioner of the hours during which a branch will be open for business and any changes thereto on or before the effective date of the hours of operation.

F. Branch Records

Records of loans and deposits originating at a branch shall be made available to the Division of Banking staff at the principal office of the financial institution or such other central location as may be mutually agreed upon by the financial institution's management and the Bank Commissioner. A principal office is that office in this state which is designated as the principal office of the financial institution in its articles of incorporation and may also be known as a main office or a head office.

G. Reports of Loans and Flow of Capital

Reports required by C.R.S. 11-25-107 shall be completed and filed in the same manner as reports required by C.R.S. 11-7-112.

H. Notification of Conversion of an Affiliate or an Acquisition to a Branch

Notice of intent to convert an affiliate or an acquisition to a branch shall be filed on the form provided by the Division of Banking.

I. Meaning of Control and Controlling

For the purpose of C.R.S. 11-25-102(1) a financial institution shall be deemed to control an affiliate institution if the financial institution:

1. Directly or indirectly owns, controls, holds with power to vote, or holds proxies representing twenty-five percent or more of the outstanding voting stock thereof;
2. Controls in any manner the election of a majority of the directors thereof; or
3. Exercises a controlling influence over the management or policies thereof.

CB101.55 Contractual Acceptance of Deposits

A. Board of Directors' Review and Approval

The Board of Directors of a financial institution shall fully review all relevant issues involved in a contract pursuant to C.R.S. 11-25-105 (deposit contract). Review and approval shall be noted in the minutes.

B. Filing of Deposit Contract

A financial institution which enters into a deposit contract must file with the Bank Commissioner a copy of the deposit contract within thirty days after its effective date.

C. Contents of Deposit Contract

In addition to the terms that would be found in any contract, including, but not limited to, the names of the parties, purpose of the contract, place of performance, consideration, and term, the following provisions are required in a deposit contract:

1. Extension or amendment - The contract shall provide that notice be given to the Bank Commissioner within 30 days after any extension or amendment to the contract.
 2. Termination - The contract shall provide that notice be given to the Bank Commissioner within 30 days after the termination of the agreement and shall provide for reasonable disclosure to the customer prior to termination.
- D. Any deposit contract entered into pursuant to the provisions of C.R.S. 11-25-105 shall not constitute a branch.

Showing Condition of Commercial Banks in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

000 omitted

ASSETS	161 BANKS 12-31-91	% TO TOTAL	168 BANKS 12-31-90	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	470,047	8.2	460,919	9,128	2.0
SECURITIES	1,780,571	31.0	1,453,772	326,799	22.5
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	355,006	6.2	366,459	(11,453)	-3.1
LOANS AND LEASE FINANCING RECEIVABLES	2,871,735	50.0	2,809,518	62,217	2.2
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	52,291	0.9	47,672	4,619	9.7
LOANS AND LEASES, NET	2,819,443	49.1	2,761,846	57,597	2.1
ASSETS HELD IN TRADING ACCOUNTS	977	0.0	36,842	(35,865)	-97.3
PREMISES AND FIXED ASSETS	116,198	2.0	109,620	6,578	6.0
OTHER REAL ESTATE OWNED	82,362	1.4	88,943	(6,581)	-7.4
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	3,081	0.1	3,744	(663)	-17.7
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	596	0.0	682	(86)	-12.6
INTANGIBLE ASSETS	4,104	0.1	4,904	(800)	-16.3
OTHER ASSETS	103,449	1.8	102,063	1,386	1.4
LOSSES DEFERRED	3,014	0.1	3,659	(645)	-17.6
TOTAL ASSETS	5,738,849	100.0	5,393,453	345,396	6.4
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	5,157,932	89.9	4,832,893	325,039	6.7
- NONINTEREST BEARING	1,156,564	20.2	1,042,707	113,857	10.9
- INTEREST BEARING	4,001,368	69.7	3,790,186	211,182	5.6
FED FUNDS PURCHASED AND SECURITIES SOLO UNDER AGREEMENTS	32,161	0.6	43,352	(11,191)	-25.8
DEMAND NOTES/U.S. TREASURY	1,516	0.0	1,655	(139)	-8.4
OTHER BORROWED MONEY	38,494	0.7	23,217	15,277	65.8
MORTGAGE INDEBTEDNESS	2,685	0.0	5,578	(2,893)	-51.9
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	596	0.0	682	(86)	-12.6
NOTES AND DEBENTURES	1,010	0.0	1,240	(230)	-18.5
OTHER LIABILITIES	35,580	0.6	39,308	(3,728)	-9.5
TOTAL LIABILITIES	5,269,974	91.8	4,947,925	322,049	6.5
LIMITED LIFE PREFERRED STOCK	0	0.0	0		
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	2,800	0.0	700	2,100	0.0
COMMON STOCK	98,917	1.7	95,522	3,395	3.6
SURPLUS	165,637	2.9	158,998	6,639	4.2
UNDIVIDED PROFITS/CAPITAL RESERVES	198,653	3.5	186,810	11,843	6.3
LESS UNREALIZED LOSS MKT EQTY SEC	147	0.0	161	(14)	-8.7
TOTAL EQUITY CAPITAL	465,860	8.1	441,869	23,991	5.4
LOSSES DEFERRED	3,014	0.1	3,659	(645)	-17.6
TOTAL LIABILITIES AND EQUITY CAPITAL	5,738,848	100.0	5,393,453	345,395	6.4

OFFICERS:

BRENT BARLOW, PRESIDENT; JEFFREY LEVINE, VICE PRESIDENT;
 CHRISTINIA PEARSON, CASHIER

DIRECTORS:

RAYMOND T. BAKER, ROBERT W. GRAF, HAROLD GUZOFSKY, GARY KLEARMAN,
 ANDY LOVE, LARRY A. MIZEL, DONALD P. SHWAYDER, BRENT J. BARLOW

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,378
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	16,423
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,160
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,658
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	107
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,551
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	94
7. OTHER REAL ESTATE OWNED.....	487
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	416
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,509
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..	27,509

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	23,697
(1) NONINTEREST-BEARING.....	5,812
(2) INTEREST-BEARING.....	17,885
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	100
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	23,797
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,612
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,712
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)....	3,712
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,509

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; STEPHEN BRIGGS, PRESIDENT;
LOUISE BRAINARD, VICE PRESIDENT; JO BERRY, VICE PRESIDENT/CASHIER

DIRECTORS:

J. ROBERT YOUNG, STEPHEN BRIGGS, WALLACE A.E. DEBEQUE, ROBERT F. DOWNS,
JACK E. EDGINGTON, ERNEST GIANINETTI, PETER N. GUY, RODNEY S. SLIFER,
WILLIAM B. VOLLBRACHT

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,371
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,219
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		362
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	22,955	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		192
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		22,763
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		4,145
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		747
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		32,607
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		32,607

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....		29,207
(1) NONINTEREST-BEARING.....		8,128
(2) INTEREST-BEARING.....		21,079
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		195
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		29,402
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		1,665
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,240
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,205
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		3,205
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		32,607

OFFICERS:

CHARLES B. ISRAEL, CHAIRMAN OF THE BOARD/PRESIDENT;
 THOMAS W. GRIFFITHS, EXECUTIVE VICE PRESIDENT; AMY GILBERTSON,
 VICE PRESIDENT/CASHIER

DIRECTORS:

J. THOMAS CLARK, CHARLES B. ISRAEL, ROBERT ODEN, CAROL ANN KOPF,
 MORT HELLER

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,652	
B. INTEREST-BEARING BALANCES.....	98	
2. SECURITIES.....		25,687
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		630
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	65,803	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	554	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		65,249
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		794
7. OTHER REAL ESTATE OWNED.....		665
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,362
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		100,137
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		100,137

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		81,887
(1) NONINTEREST-BEARING.....	14,959	
(2) INTEREST-BEARING.....	66,928	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		9,484
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		155
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		91,526
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		650
25. SURPLUS.....		1,684
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		6,277
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,611
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		8,611
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		100,137

OFFICERS:

KURT E. ADAM, PRESIDENT; STIRLING COOPER, VICE PRESIDENT;
 MOLLY V. BEATTIE, CASHIER

DIRECTORS:

LEE R. ANDERSON, RODNEY P. BURWELL, JOHN M. MORRISON, WILLIAM E. CLARK,
 F. P. STONE, SANDRA READ, AL WHITE

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,808
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	19,448
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	9,765
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	51,106
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	517
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	50,589
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,915
7. OTHER REAL ESTATE OWNED.....	586
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	696
11. OTHER ASSETS.....	2,349
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	93,156
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	93,156
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	85,883
(1) NONINTEREST-BEARING.....	21,191
(2) INTEREST-BEARING.....	64,692
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	532
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	86,415
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,850
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,891
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,741
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,741
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	93,156

OFFICERS:

JOSEPH D. FREUND, CHAIRMAN OF THE BOARD; JAMES C. LEWIEN, PRESIDENT;
CAROL A. HARDY, SR. VICE PRESIDENT/CASHIER; MARTIE M. SCHEPELER,
SR. VICE PRESIDENT; CAROL CALLAHAN, VICE PRESIDENT

DIRECTORS:

JOSEPH D. FREUND, JAMES C. LEWIEN, PAUL V. MURRAY, JR., LESTER PEDICORD,
DWIGHT C. RIDER, JAMES B. WALTERS

DECEMBER 31, 1991 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,686
B. INTEREST-BEARING BALANCES.....	1,000
2. SECURITIES.....	22,070
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,469
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	306
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,163
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	262
7. OTHER REAL ESTATE OWNED.....	1,311
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	521
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	44,963
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	44,963

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	40,927
(1) NONINTEREST-BEARING.....	13,585
(2) INTEREST-BEARING.....	27,342
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	206
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	41,133
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,633
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,697
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,830
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,830
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	44,963

OFFICERS:

RICHARD JORGENSEN, PRESIDENT; ROBERT G. KLUTH, JR., VICE PRESIDENT/
 CASHIER

DIRECTORS:

RAYMOND T. BAKER, ROBERT W. GRAF, HAROLD GUZOFSKY, WILLIAM B. KEMPER,
 GARY KLEARMAN, RICHARD JORGENSEN, LARRY A. MIZEL

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,698	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		14,665
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,817	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	229	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,588
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		107
7. OTHER REAL ESTATE OWNED.....		571
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		488
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		27,117
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		27,117

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		22,821
(1) NONINTEREST-BEARING.....	5,361	
(2) INTEREST-BEARING.....	17,460	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		495
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		127
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		23,443
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,574
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,674
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		3,674
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		27,117

OFFICERS:

RICHARD JORGENSEN, PRESIDENT; RICK D. METZLER, CASHIER

DIRECTORS:

RAYMOND T. BAKER, GARY KLEARMAN, ROBERT W. GRAF, LARRY A. MIZEL,
 MICHAEL A. FEINER, RICHARD JORGENSEN, WILLIAM B. KEMPER,
 HAROLD GUZOFSKY

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	690
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	9,272
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,442
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	60
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,382
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	18
7. OTHER REAL ESTATE OWNED.....	304
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	280
11. OTHER ASSETS.....	225
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,171
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,171

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,165
(1) NONINTEREST-BEARING.....	3,258
(2) INTEREST-BEARING.....	9,907
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	425
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	95
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,685
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,188
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	798
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,486
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,486
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,171

OFFICERS:

HENRY J. COLL JR., PRESIDENT; ANGELA WIEGHAN, CASHIER

DIRECTORS:

RAYMOND T. BAKER, ROBERT W. GRAF, HAROLD GUZOFSKY, WILLIAM B. KEMPER,
 GARY KLEARMAN, DONALD L. KORTZ, LARRY A. MIZEL, HENRY J. COLL JR.

DECEMBER 31, 1991		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,595
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		11,749
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,370
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,463	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	142	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,321
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		B2
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		369
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,486
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		24,486
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		22,034
(1) NONINTEREST-BEARING.....	6,468	
(2) INTEREST-BEARING.....	15,566	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		B7
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....		22,121
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		5DD
25. SURPLUS.....		506
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,359
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,365
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,365
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 2BC)...		24,486

OFFICERS:

HOMER H. LYLE, CHAIRMAN OF THE BOARD/PRESIDENT; ROBERT R. MIDCAP, EXEC.
 VICE PRESIDENT; DAVID EDWARDS, DONALD ECHTERMEYER, VICE PRESIDENTS;
 CLAYTON BADEN, CASHIER

DIRECTORS:

HOMER LYLE, GEORGE L. STRIKE, NICHOLAS STRIKE, ROBERT R. MIDCAP,
 JOSEPH C. MOFFITT, EDWARD M. WILLIS, RONALD E. CHISM, F.R. FULLER,
 THOMAS W. NEVIN, DONALD ECHTERMEYER

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,110
B. INTEREST-BEARING BALANCES.....		4,162
2. SECURITIES.....		12,564
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	17,693	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	226	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		17,467
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,510
7. OTHER REAL ESTATE OWNED.....		722
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		503
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		39,413
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		39,413

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		36,305
(1) NONINTEREST-BEARING.....	8,817	
(2) INTEREST-BEARING.....	27,488	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		115
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		36,420
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		993
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,993
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,993
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUH OF ITEMS 21, 22 AND 28C)...		39,413

OFFICERS:

STEPHEN P. BALTZ, PRESIDENT; TINA R. HAJICEK, VICE PRESIDENT;
 BRENDA B. MAZAR, VICE PRESIDENT/CASHIER

DIRECTORS:

MARTHA J. BALTZ, BRENDA B. MAZAR, KELLY J. ZAMORSKI, STEPHEN P. BALTZ,
 TINA HAJICEK

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,380
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	1,515
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,975
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,897
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	112
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,785
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	672
7. OTHER REAL ESTATE OWNED.....	33
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	89
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,549
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,549

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,740
(1) NONINTEREST-BEARING.....	3,645
(2) INTEREST-BEARING.....	7,095
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,815
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	134
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	734
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	734
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,549

OFFICERS:

TERRY L. HALVERSON, PRESIDENT; JAMES E. THOMASON, EXEC. VICE
 PRESIDENT; DENISE DAVIS, CASHIER

DIRECTORS:

ROBERT S. APPEL, HARRY H. FRAMPTON III, LARRY J. HAUSERMAN,
 WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
 JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
 TERRY L. HALVERSON, ROGER A. BEHLER

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,004
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	19,896
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,068
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	31,965
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	621
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	31,344
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	3,062
7. OTHER REAL ESTATE OWNED.....	277
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,374
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	68,025
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	68,025

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	63,848
(1) NONINTEREST-BEARING.....	18,904
(2) INTEREST-BEARING.....	44,944
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	319
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	64,167
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,200
25. SURPLUS.....	1,675
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	983
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,858
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,858
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	68,025

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; DAVE SCRUBY, PRESIDENT;
ROBERT LUCIA, VICE PRESIDENT/CASHIER

DIRECTORS:

WILLIAM B. VOLLBRACHT, WALLACE A.E. DEBEQUE, JACK E. EDGINGTON,
ERNEST GIANINETTI, PETER N. GUY, RODNEY E. SLIFER, DAVE SCRUBY,
J. ROBERT YOUNG, ROBERT F. DOWNS

DECEMBER 31, 1991 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,103
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,483
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	218
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,641
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	232
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,409
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	863
7. OTHER REAL ESTATE OWNED.....	40
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,144
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,260
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,260

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,525
(1) NONINTEREST-BEARING.....	4,618
(2) INTEREST-BEARING.....	16,907
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	106
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,631
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	245
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	584
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,629
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,629
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,260

OFFICERS:

H. "JACK" LEPLATT, CHAIRMAN OF THE BOARD; JAMES W. SOWER, PRESIDENT;
 DAN R. FORD, VICE PRESIDENT/CASHIER

DIRECTORS:

JOE D. FORD, H. "JACK" LEPLATT, JAMES W. SOWER, GLADE E. STOWELL,
 CECIL W. SOWER

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,050
B. INTEREST-BEARING BALANCES.....		99
2. SECURITIES.....		5,374
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		2,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,968	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		125
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,843
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		145
7. OTHER REAL ESTATE OWNED.....		84
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		220
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		19,215
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		19,215

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		17,530
(1) NONINTEREST-BEARING.....	2,243	
(2) INTEREST-BEARING.....	15,287	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		164
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		17,694
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		150
25. SURPLUS.....		250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,121
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,521
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,521
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		19,215

OFFICERS:

STEVEN K. BOSLEY, PRESIDENT; GARY ASHLEY, VICE PRESIDENT/CASHIER;
 TERRY HANNUM, EXEC. VICE PRESIDENT

DIRECTORS:

STEVEN K. BOSLEY, CARROLL V. SORELLE, RICHARD GEESAMAN,
 LAWRENCE G. HANCOCK, MYRTLE TISONE, LARRY FREY, EARL MCLAUGHLIN

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,899	
B. INTEREST-BEARING BALANCES.....	99	
2. SECURITIES.....		11,498
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		11,780
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	47,305	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,698	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		45,607
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		5,102
7. OTHER REAL ESTATE OWNED.....		1,028
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		6,735
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		88,748
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		88,748

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		78,713
(1) NONINTEREST-BEARING.....	22,292	
(2) INTEREST-BEARING.....	56,421	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		1,148
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		490
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		636
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		80,987
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,200
25. SURPLUS.....		2,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		4,161
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		7,761
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		7,761
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		88,748

OFFICERS:

THOMAS K. COURSON, PRESIDENT; LOYD W. KLEMSZ, EXEC. VICE
 PRESIDENT; DONALD A. LANCASTER, CASHIER

DIRECTORS:

RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE,
 TERRY F. SMITH, DONALD H. SCHURR JR., RUSSELL K. OSGOOD,
 JEROME C. DARNELL, LOYD W. KLEMSZ, JESSE CARRAWAY, THOMAS COURSON

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,050
B. INTEREST-BEARING BALANCES.....		800
2. SECURITIES.....		1,068
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,080
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,386	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	136	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,250
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		696
7. OTHER REAL ESTATE OWNED.....		122
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		135
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		16,201
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		16,201

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....		14,573
(1) NONINTEREST-BEARING.....	3,406	
(2) INTEREST-BEARING.....	11,167	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		70
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		14,643
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		700
25. SURPLUS.....		571
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		287
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,558
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		16,201

OFFICERS:

J. PATRICK MCDUFF, PRESIDENT; BERE S. NEAS, SR. VICE PRESIDENT;
 MYRNA K. GRASSWICK, CASHIER

DIRECTORS:

J. PATRICK MCDUFF, LEWIS M. BORDEN III, BOB GREENE, GARY S. JUDD,
 JAMES L. RUMSEY, RICHARD B. TUCKER, ROBERT S. TUTAG,
 G. JACKSON TANKERSLEY JR., (ADVISORY DIRECTOR)

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,809	
B. INTEREST-BEARING BALANCES.....	3	
2. SECURITIES.....		13,673
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	930	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,373	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	92	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		15,281
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		561
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		249
11. OTHER ASSETS.....		459
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		33,965
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		33,965

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		26,147
(1) NONINTEREST-BEARING.....	7,748	
(2) INTEREST-BEARING.....	18,399	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		1,200
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		4,200
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		101
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		31,648
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		750
25. SURPLUS.....		1,557
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		10
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,317
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,317
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		33,965

OFFICERS:

RICHARD CHENOWETH, PRESIDENT; J. ROGER MUCHOW, JIM CLEMENT,
 VICE PRESIDENTS; MARLENE R. KOENIG, CASHIER

DIRECTORS:

JAMES J. O'DELL, RICHARD O'DELL, RICHARD CHENOWETH, MICHAEL BENNETT,
 FRANK GLENN OTTESEN

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,189
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	12,980
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,065
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,773
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	319
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,454
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	802
7. OTHER REAL ESTATE OWNED.....	653
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	552
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	37,695
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	37,695

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	35,056
(1) NONINTEREST-BEARING.....	7,701
(2) INTEREST-BEARING.....	27,355
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	223
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,279
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	961
25. SURPLUS.....	739
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	716
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,416
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,416
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	37,695

OFFICERS:

NORMAN R. TISDALE, PRESIDENT; RICHARD E. JACKSON, SR. VICE PRESIDENT;
 STEVEN R. DUPPS, CASHIER

DIRECTORS:

ROBERT C. GUNNON, ROBERT U. HANSEN, ROBERT A. PETTEYS,
 NORMAN R. TISDALE, WARREN M. WATROUS, FRANK JENSEN, KENNETH GARTON

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,710
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		5,443
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		2,450
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,075	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	195	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,880
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		163
7. OTHER REAL ESTATE OWNED.....		1,038
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		353
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,037
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		24,037

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		21,411
(1) NONINTEREST-BEARING.....	3,266	
(2) INTEREST-BEARING.....	18,145	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		143
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		21,554
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		563
25. SURPLUS.....		1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		920
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,483
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,483
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		24,037

OFFICERS:

LEWIS L. LOWE, PRESIDENT; ROBERT W. SCHUTTE, EXEC. VICE PRESIDENT;
 THOMAS D. MCMAHAN, SR. VICE PRESIDENT/CASHIER

DIRECTORS:

JERRY MOORE, GALEN MOLTZ, JOHN BURT, ROBERT A. FERRIS, JR.,
 LEWIS L. LOWE

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	877
B. INTEREST-BEARING BALANCES.....	595
2. SECURITIES.....	5,437
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	160
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,995
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	68
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,927
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	295
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	169
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,460
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,460

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,299
(1) NONINTEREST-BEARING.....	2,516
(2) INTEREST-BEARING.....	8,783
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	57
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,356
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	104
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,104
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,104
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,460

OFFICERS:

JERRY L. GROSS, PRESIDENT; CHARLES W. BAKER, JAMES VAN DITTIE,
 VICE PRESIDENTS; CAROL ZIMBELMAN, CASHIER

DIRECTORS:

LEO VAN DITTIE, JAMES VAN DITTIE, L.L. REINECKER,
 WILLARD GROSS, JOHN C. PENNY, GENE W. PENNY, JERRY L. GROSS

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,647
B. INTEREST-BEARING BALANCES.....	195
2. SECURITIES.....	20,380
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,125
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,282
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	147
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,135
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	259
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	631
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,372
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	36,372

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	33,489
(1) NONINTEREST-BEARING.....	6,977
(2) INTEREST-BEARING.....	26,512
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	47B
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,967
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,105
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,405
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,405
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	36,372

OFFICERS:

DELMAR A. DURYEA, PRESIDENT; CHARLES TANSEY, VICE PRESIDENT;
 L. RICHARD BATE, CASHIER; PATRICIA BATE, RUTH RADEBAUGH,
 ASST. VICE PRESIDENTS

DIRECTORS:

L. RICHARD BATE, DAVID FOWLER, BOB RICE, DELMAR DURYEA

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		517
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,948
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		2,045
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,062	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		155
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,927
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		631
7. OTHER REAL ESTATE OWNED.....		124
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		333
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		18,525
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		18,525

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		16,216
(1) NONINTEREST-BEARING.....		2,868
(2) INTEREST-BEARING.....		13,348
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		675
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		210
20. OTHER LIABILITIES.....		268
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		17,369
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		420
25. SURPLUS.....		420
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		316
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,156
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,156
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		18,525

OFFICERS:

MILTON L. MATHIS, PRESIDENT; JOHN R. KELLER, SR. VICE PRESIDENT;
 MILDRED M. KOBILAN, CASHIER; SAMUEL J. HUSSON, JOAN L. LAWSON,
 RANDY L. PIEPER, VICE PRESIDENTS

DIRECTORS:

JOHN L. PIEPER, DOROTHY A. PIEPER, MILTON L. MATHIS,
 JOHN R. KELLER, JOAN L. LAWSON, RANDY L. PIEPER

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	942
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,507
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,591
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	314
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,277
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	143
7. OTHER REAL ESTATE OWNED.....	440
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	570
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,679
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,679
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	27,066
(1) NONINTEREST-BEARING.....	4,574
(2) INTEREST-BEARING.....	22,492
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	58
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	199
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,323
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	575
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,581
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,356
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,356
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,679

ALPINE BANK, CARBONDALE
CARBONDALE

OFFICERS:

JOE SCOFIELD, PRESIDENT; JOHN BELL, VICE PRESIDENT/CASHIER

DIRECTORS:

WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, PETER N. GUY, J. ROBERT YOUNG,
ROBERT F. DOWNS, JACK E. EDGINGTON, JOE SCOFIELD, ERNEST GIANINETTI,
WALLACE A.E. DEBEQUE

DECEMBER 31, 1991
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,151
B. INTEREST-BEARING BALANCES.....		196
2. SECURITIES.....		5,674
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		20
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	17,632	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		230
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		17,402
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		757
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,278
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		26,478
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		26,478

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		24,555
(1) NONINTEREST-BEARING.....		4,674
(2) INTEREST-BEARING.....		19,881
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		165
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		24,720
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		75D
25. SURPLUS.....		250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		758
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,758
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,758
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		26,478

OFFICERS:

PHILIP S. MILLER, PRESIDENT; DONA SHERLOCK, VICE PRESIDENT/CASHIER;
 THOMAS D. WAYMIRE, RICHARD E. TEMPLE, VICE PRESIDENTS

DIRECTORS:

PHILIP S. MILLER, WILLIS C. BUBOLTZ, DONA W. SHERLOCK

DECEMBER 31, 1991
 ASSETS:

DDD OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,155
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES.....		52,650
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		5,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,843	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	311	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,532
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		85
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,072
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		74,694
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		74,694

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		61,325
(1) NONINTEREST-BEARING.....	8,106	
(2) INTEREST-BEARING.....	53,219	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		275
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		61,600
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		2,000
25. SURPLUS.....		4,DDD
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		7,094
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		13,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		13,D94
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		74,694

OFFICERS:

VICTOR L. WEED, PRESIDENT; JAMES R. WEED, VICE PRESIDENT;
 VIVIAN PETERSEN, CASHIER

DIRECTORS:

VICTOR L. WEED, JAMES R. WEED, ROSELLA HOLLENBAUGH, VIVIAN PETERSEN,
 DONNA FANCHER

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,833
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	12,919
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,070
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	32,594
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,305
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	31,289
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	259
7. OTHER REAL ESTATE OWNED.....	54
B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,045
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	50,469
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	50,469

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	44,003
(1) NONINTEREST-BEARING.....	6,599
(2) INTEREST-BEARING.....	37,404
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	357
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	44,360
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	1,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,209
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,109
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,109
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	50,469

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; NORM FRANKE, PRESIDENT/CASHIER

DIRECTORS:

NORM FRANKE, WALLACE DEBEQUE, ROBERT F. DOWNS, JACK E. EDGINGTON,
 ERNEST GIANINETTI, PETER N. GUY, RODNEY E. SLIPER, J. ROBERT YOUNG,
 WILLIAM B. VOLLBRACHT

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		326
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,084
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		181
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,038	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	26	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,012
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		511
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		B2
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,196
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		7,196

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		6,161
(1) NONINTEREST-BEARING.....	1,079	
(2) INTEREST-BEARING.....	5,082	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		3B
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		6,199
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		97
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		997
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		997
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		7,196

OFFICERS:

MORRIS B. CHAMBERS, PRESIDENT; MARY A. HAMBRIC, VICE PRESIDENT/CASHIER

DIRECTORS:

MORRIS L. GRABER, CREIGHTON COOK, HOLLAND DUELL, JR.,
 WILLIAM WACHOB, RAYMOND CALVIN SIKES

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	590
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,585
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,920
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	80
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,840
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	119
7. OTHER REAL ESTATE OWNED.....	46
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	105
12. A. TOTAL ASSETS (SUM OF ITEHS 1 THROUGH 11).....	6,385
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,385

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,964
(1) NONINTEREST-BEARING.....	1,024
(2) INTEREST-BEARING.....	4,940
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	19
21. TOTAL LIABILITIES (SUM OF ITEHS 13 THROUGH 20).....	5,983
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	258
25. SURPLUS.....	80
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	64
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEHS 23 THROUGH 27).....	402
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	402
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEHS 21, 22 AND 28C)...	6,385

OFFICERS:

D. EDWARD SAUER, PRESIDENT; GARY A. MUHLENBRUCK, CASHIER

DIRECTORS:

MARY E. ROSS, BLAKEMORE MCCARTY, GORDON E. PRICE, JUDITH E. PRICE
 D. EDWARD SAUER

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,742
B. INTEREST-BEARING BALANCES.....		299
2. SECURITIES.....		8,259
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		2,555
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,025	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	154	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,871
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		183
7. OTHER REAL ESTATE OWNED.....		162
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		171
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		19,242
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		19,242

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		17,901
(1) NONINTEREST-BEARING.....	3,669	
(2) INTEREST-BEARING.....	14,232	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		17,983
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		494
25. SURPLUS.....		249
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		516
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,259
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,259
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		19,242

OFFICERS:

TERRY W. DARBY, PRESIDENT; FRANK RANSBERGER, VICE PRESIDENT;
 SHARON HELGERSON-DAVE, CASHIER

DIRECTORS:

JON P. COATES, TERRY W. DARBY, RICHARD DUNCAN, SHEILA R. JOHNSON,
 PHILIP M. KLEINSMITH

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,504
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		2,554
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		905
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,050	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		313
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,737
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		216
7. OTHER REAL ESTATE OWNED.....		119
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		316
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		17,351
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		17,351

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		16,094
(1) NONINTEREST-BEARING.....		5,978
(2) INTEREST-BEARING.....		10,116
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		172
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		16,266
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		418
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		167
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,085
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,085
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		17,351

OFFICERS:

RICHARD DUNCAN, PRESIDENT; JERRY TRENT, VICE PRESIDENT;
 SHARON HELGERSON-DAVE, CASMIER; LORRAINE THRONE, TERRY DARBY,
 VICE PRESIDENTS

DIRECTORS:

JON P. COATES, TERRY W. DARBY, RICHARD DUNCAN, SHEILA R. JOHNSON,
 PHILIP M. KLEINSMITH

DECEMBER 31, 1991
 ASSETS:

DDD OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,33D
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,B2B
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,60D
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,650
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	477
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,173
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,DD2
7. OTHER REAL ESTATE OWNED.....	1,559
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	374
12. A. TOTAL ASSETS (SUH OF ITEHS 1 THROUGH 11).....	29,866
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,866

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	27,662
(1) NONINTEREST-BEARING.....	4,409
(2) INTEREST-BEARING.....	23,253
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	75
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	138
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,875
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	25D
25. SURPLUS.....	1,4DD
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	341
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,991
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,991
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,866

OFFICERS:

DON E. CHISMAR, PRESIDENT; SCOTT E. HUGHES, VICE PRESIDENT/CASHIER;

DIRECTORS:

RUSSELL M. WICKS JR., FRANK R. ALEXANDER, DON E. CHISMAR, SCOTT HUGHES

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,535
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	4,248
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,520
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,461
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	176
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,285
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	134
7. OTHER REAL ESTATE OWNED.....	810
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	535
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,166
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,166
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,777
(1) NONINTEREST-BEARING.....	4,199
(2) INTEREST-BEARING.....	12,578
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	56
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,915
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	451
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,251
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,251
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,166

OFFICERS:

JOHN G. JACKSON, CHAIRMAN OF THE BOARD/CEO; WILLIAM H. KANDT, PRESIDENT;
 SCOTT PURSLEY, SR. VICE PRESIDENT/CASHIER

DIRECTORS:

JOHN G. JACKSON, DR. ROBERT CADIGAN, THOMAS E. BERG,
 WILLIAM H. KANDT, BERNARD F. CARTER

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,512
B. INTEREST-BEARING BALANCES.....		128
2. SECURITIES.....		7,138
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,369	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	302	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,067
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		635
7. OTHER REAL ESTATE OWNED.....		363
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		17
11. OTHER ASSETS.....		255
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		26,615
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		26,615

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		23,576
(1) NONINTEREST-BEARING.....	5,935	
(2) INTEREST-BEARING.....	17,641	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		1,566
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		57
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		44
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		25,243
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,025
25. SURPLUS.....		541
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		194-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,372
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,372
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		26,615

OFFICERS:

GARY D. WHITLOCK, PRESIDENT; GREG N. WALTERS, SR. VICE PRESIDENT;
 RICHARD E. JORGENSON, SR. VICE PRESIDENT/CASHIER; NORMA PAINTER,
 ROGER P. BRUGGEMAN, VICE PRESIDENTS

DIRECTORS:

GARY D. WHITLOCK, GREG N. WALTERS, DUGALD A. MACGREGOR,
 RICHARD E. JORGENSON, JAMES G. DAVIS

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,293	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		9,203
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		3,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,734	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	227	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,507
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		397
7. OTHER REAL ESTATE OWNED.....		560
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		554
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		27,014
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		27,014

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		25,183
(1) NONINTEREST-BEARING.....	9,174	
(2) INTEREST-BEARING.....	16,009	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		119
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		25,302
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		750
25. SURPLUS.....		750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		212
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,712
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,712
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		27,014

OFFICERS:

ROBERT L. STEELE, PRESIDENT; JAMES D. MAKOWSKI, SR. VICE PRESIDENT;
 CLYDE DE BELLO, VICE PRESIDENT

DIRECTORS:

ORREL A. DANIEL, DAVID A. NICHOLS, ROBERT L. STEELE, EDWARD A. BROWN,
 IVAN R. JERGENSEN, ROBERT L. BERGMAN

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,136
B. INTEREST-BEARING BALANCES.....	2,054
2. SECURITIES.....	12,510
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,243
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	251
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,992
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	512
7. OTHER REAL ESTATE OWNED.....	47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	410
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,561
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	36,561

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	33,592
(1) NONINTEREST-BEARING.....	9,360
(2) INTEREST-BEARING.....	24,232
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	181
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,773
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,435
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	853
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,788
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,788
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	36,561

OFFICERS:

CHARLES M. SEARLE, PRESIDENT; ROBERT S. TEETERS, EXEC. VICE PRESIDENT;
 BELMEAR D. BROWN, EXEC. VICE PRESIDENT/CASHIER; MICHAEL E. LOSH,
 MARLIN R. WITTEVER, VICE PRESIDENTS

DIRECTORS:

BELMEAR D. BROWN, KEENAN G. ERTEL, ROBERT D. HELMS,
 JAMES D. PORTER, CHARLES M. SEARLE, ELIZABETH S. SEARLE

DECEMBER 31, 1991		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,731
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		6,152
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		4,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	21,180	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	326	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,854
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		761
7. OTHER REAL ESTATE OWNED.....		2,853
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		530
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		38,881
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		38,881
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		34,377
(1) NONINTEREST-BEARING.....		6,376
(2) INTEREST-BEARING.....		28,001
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		215
16. OTHER BORROWED MONEY.....		1,926
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		40
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		560
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		37,118
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		750
25. SURPLUS.....		750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		263
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,763
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,763
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		38,881

OFFICERS:

GARY AREHART, PRESIDENT; WILLIAM E. LEESON, VICE PRESIDENT;
 THOMAS R. MAGNUSON, CASHIER

DIRECTORS:

GARY AREHART, DENNIS W. WHITE, JOHN PEROULIS, CHARLES F. SIS,
 LYNN K. WHITEMAN

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,958
B. INTEREST-BEARING BALANCES.....	229
2. SECURITIES.....	8,121
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	1,385
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,741
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	697
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,044
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	478
7. OTHER REAL ESTATE OWNED.....	337
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	361
11. OTHER ASSETS.....	424
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,337
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,337

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,454
(1) NONINTEREST-BEARING.....	4,483
(2) INTEREST-BEARING.....	20,971
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	3,009
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	465
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	28,928
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,909
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,409
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,409
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,337

OFFICERS:

PAUL P. PIPER, JR., CHAIRMAN OF THE BOARD; THOMAS S. COX, PRESIDENT;
 HAROLD CLIFFORD GOSS, EXEC. VICE PRESIDENT; DARLENE M. HALAZON, VICE
 PRESIDENT/CASHIER

DIRECTORS:

PAUL P. PIPER JR., THOMAS S. COX, WILLIAM A. FRAME, ALANSON D. HEGEMAN,
 GLEAVES M. LOVE, ALLEN EVANS COX, ERIC B. ROEMER, RICHARD B. DOBBIN,
 KAY C. DRURY, HAROLD CLIFFORD GOSS

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,674	
B. INTEREST-BEARING BALANCES.....	99	
2. SECURITIES.....	3,287	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
A. FEDERAL FUNDS SOLD.....	3,100	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,010	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	176	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	12,834	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	938	
7. OTHER REAL ESTATE OWNED.....	300	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	40	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	436	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,708	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,708	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	21,655	
(1) NONINTEREST-BEARING.....	6,034	
(2) INTEREST-BEARING.....	15,621	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	167	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,822	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	250	
25. SURPLUS.....	564	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,072	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,886	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,886	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,708	

OFFICERS:

THEODORE H. MUELLER, SR., CHAIRMAN OF THE BOARD/PRESIDENT;
 NANCY DUMMER, VICE PRESIDENT/CASHIER

DIRECTORS:

THEODORE H. MUELLER, JOYCE H. MUELLER, RICHARD W. JOHNSON
 WAYNE R. MCCORMICK

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,386
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,258
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,583
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,510
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	494
7. OTHER REAL ESTATE OWNED.....	239
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	95
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,882
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,882

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,137
(1) NONINTEREST-BEARING.....	2,786
(2) INTEREST-BEARING.....	5,351
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	52
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,189
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	120
25. SURPLUS.....	420
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	153
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	693
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	693
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,882

OFFICERS:

TODD E. WRIGHT, PRESIDENT; DARREN DAVIES, CASHIER

DIRECTORS:

ELIZABETH A. CONOUR, DAVID G. COLVILLE, ROGER N. KNAPP,
 LARRY R. MARTZ, TODD E. WRIGHT, (MR.) VIVIAN ERIKSEN

DECEMBER 31, 1991 DDO OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,099
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,206
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	1,595
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,336
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	306
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,030
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	257
7. OTHER REAL ESTATE OWNED.....	204
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	358
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,749
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,749

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,871
(1) NONINTEREST-BEARING.....	4,412
(2) INTEREST-BEARING.....	10,459
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	59
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,930
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	25
25. SURPLUS.....	425
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,369
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,819
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,819
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,749

OFFICERS:

EUGENE H. ROCK, PRESIDENT; GEORGE F. ROCK, EXEC. VICE PRESIDENT;
 PATRICIA CONNELL, VICE PRESIDENT/CASHIER; LORETTA A. SMITH,
 JUDITH A. WAGNER, VICE PRESIDENTS

DIRECTORS:

WALTER C. EMERY, ROBERT C. HAWLEY, JOHN J. HOULIHAN, EARL R. LAWRENCE,
 EUGENE H. ROCK, GEORGE F. ROCK, REX L. MORGAN, ROBERT W. WALTER,
 JOHN A. YELENICK, W. W. WILSON, DIRECTOR EMERITUS;
 ROBERT A. GALBASIN, HONORARY DIRECTOR EMERITUS

DECEMBER 31, 1991 DDO OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,856	
B. INTEREST-BEARING BALANCES.....	12D	
2. SECURITIES.....	19,506	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	2,70D	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	48,749	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	336	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	48,413	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	964	
7. OTHER REAL ESTATE OWNED.....	1,839	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	854	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	77,252	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	77,252	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	68,86D	
(1) NONINTEREST-BEARING.....	14,052	
(2) INTEREST-BEARING.....	54,808	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	346	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	482	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	69,688	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	9DD	
25. SURPLUS.....	2,100	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,564	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,564	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	7,564	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	77,252	

OFFICERS:

SAMUEL R. FREEMAN, PRESIDENT; GREGORY C. DEWIT, SR. VICE PRESIDENT/
 CASHIER

DIRECTORS:

OREN L. BENTON, SAMUEL R. FREEMAN, EARL E. HOELLEN,
 RICHARD H. OLSON, WILLIAM W. WEHNER, L. T. WOMACK

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,085
B. INTEREST-BEARING BALANCES.....		210
2. SECURITIES.....		1,421
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		8,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	16,335	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	238	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		16,097
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		895
7. OTHER REAL ESTATE OWNED.....		44
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		77
11. OTHER ASSETS.....		227
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		31,556
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		31,556

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,379
(1) NONINTEREST-BEARING.....	11,046	
(2) INTEREST-BEARING.....	17,333	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		444
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		334
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		29,157
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,100
25. SURPLUS.....		1,110
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		189
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,399
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,399
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		31,556

OFFICERS:

JON P. COATES, CHAIRMAN OF THE BOARD; SHEILA R. JOHNSON, PRESIDENT;
 M. KENT WINKER, EXEC. VICE PRESIDENT; JAMES W. KING, SR. VICE
 PRESIDENT; GARY D. FEY, VICE PRESIDENT/CASHIER; CARRIE GOLDMAN,
 ELAINE HECKART, RONALD D. HUSER, RAYMOND MUNOZ, JOHN SIMMONS,
 VICE PRESIDENTS

DIRECTORS:

PETER J. ABLANCZY, JON P. COATES, HARRY J. GOBERT, SHEILA R. JOHNSON,
 RAYMOND C. KOERNIG JR., M. KENT WINKER, NORMAN B. WOOD

DECEMBER 31, 1991 DDO OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	24,528
B. INTEREST-BEARING BALANCES.....	2,500
2. SECURITIES.....	3D,171
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	12,375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1D0,495
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	2,648
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	97,847
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,445
7. OTHER REAL ESTATE OWNED.....	4,571
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	1
11. OTHER ASSETS.....	2,250
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	176,688
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	176,688

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	158,134
(1) NONINTEREST-BEARING.....	52,877
(2) INTEREST-BEARING.....	105,257
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	923
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	2,740
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	882
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	162,679
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,120
25. SURPLUS.....	5,114
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	5,775
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	14,009
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	14,0D9
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	176,688

OFFICERS:

CHARLES R. SILLSTROP, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD KENNEDY,
 VICE PRESIDENT/CASHIER; JEAN WARREN, WILLIAM D. EDWARDS, VICE
 PRESIDENTS

DIRECTORS:

LOREN E. SWENSON, CHARLES R. SILLSTROP, RAYMOND C. DELISLE,
 HAROLD R. LACY

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,734	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		7,130
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		3,970
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	19,506	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	477	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		19,029
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,026
7. OTHER REAL ESTATE OWNED.....		1,497
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		593
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		38,979
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		38,979

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		36,136
(1) NONINTEREST-BEARING.....	14,012	
(2) INTEREST-BEARING.....	22,124	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		115
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		36,251
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		460
25. SURPLUS.....		1,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		868
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,728
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,728
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		38,979

OFFICERS:

ELWOOD KULLGREN, CHAIRMAN OF THE BOARD; JOHN G. WILKINSON, PRESIDENT;
 N.R. LOCKWOOD, EXECUTIVE VICE PRESIDENT; CECIL MCGLOTHLEN, SR. VICE
 PRESIDENT/CASHIER; THOMAS GORDON, JOHN LAWRENCE, SR. VICE PRESIDENTS;
 JAMES E. BENNETT, VAN T. RAHETTA, LOYD E. HOSKINS, JAMES L. HERDE,
 WILLIAM E. MARTIN, BRUCE C. HARBISON, VICE PRESIDENTS

DIRECTORS:

JOHN G. WILKINSON, ROBERT E. BRYAN, JR., N.R. LOCKWOOD, THOMAS GORDON,
 J.W. ALLISON, JOHN W. ALLISON, JR., GEORGE P. CAULKINS, JR.,
 ELWOOD KULLGREN

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,545	
B. INTEREST-BEARING BALANCES.....	4,426	
2. SECURITIES.....	64,128	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	11,600	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	46,929	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	666	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	46,263	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	802	
7. OTHER REAL ESTATE OWNED.....	300	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	3,041	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	1,923	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	140,028	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	140,028	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	122,773	
(1) NONINTEREST-BEARING.....	31,336	
(2) INTEREST-BEARING.....	91,437	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	1,267	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	124,040	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	2,000	
25. SURPLUS.....	5,000	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	8,988	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	15,988	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	15,988	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	140,028	

OFFICERS:

RICHARD W. NEWMAN, CHAIRMAN OF THE BOARD/PRESIDENT; DALE W. UTLEY, EXEC. VICE PRESIDENT; RICHARD M. KUNA, SR. VICE PRESIDENT/CASHIER

DIRECTORS:

FREDERICK M. HAYNES, HERBERT H. MARUYAMA, RICHARD W. NEWMAN, DAVID S. BERSHOF

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,273	
B. INTEREST-BEARING BALANCES.....	5	
2. SECURITIES.....	6,650	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	45	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	19,805	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	229	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	19,576	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	231	
7. OTHER REAL ESTATE OWNED.....	808	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	384	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,972	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,972	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	27,953	
(1) NONINTEREST-BEARING.....	8,058	
(2) INTEREST-BEARING.....	19,895	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	102	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	28,055	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	350	
25. SURPLUS.....	900	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	667	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,917	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,917	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,972	

OFFICERS:

DAVID C. BOYLES, PRESIDENT/CEO/CHAIRMAN OF THE BOARD; SHARON LAURENT, SR. VICE PRESIDENT/CASHIER; RICHARD E. WATSON, BYRON H. HASSTEDT, JOHN W. PERKINS, SR. VICE PRESIDENTS; E. MICHAEL ALCOTT, RALPH H. RASKIN, VICE PRESIDENTS

DIRECTORS:

BERNARD J. SCHAFFNER, CHARLES M. SCHAYER, MAX WEISBLY, PAUL MILLER, ARNOLD ALPERT, DAVID C. BOYLES, NORMAN G. GARDENSWARTZ, I. J. SHORE, RICHARD MCCLINTOCK, LESLIE A. PATTEN, GERALD M. QUIAT, ARNOLD COOK, MARK LEVINE, WILLIAM P. JOHNSON, ROY G. DINSDALE

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	13,347
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	15,189
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	16,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	85,513
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,641
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	83,872
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,233
7. OTHER REAL ESTATE OWNED.....	1,207
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	596
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,225
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	132,869
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	132,869

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	121,016
(1) NONINTEREST-BEARING.....	44,054
(2) INTEREST-BEARING.....	76,962
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	596
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	486
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	122,098
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4,000
25. SURPLUS.....	6,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	771
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	10,771
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	10,771
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	132,869

OFFICERS:

ROGER R. REILING, PRESIDENT; WARREN H. KNOLL, SR. VICE PRESIDENT;
 JAMES E. WILLIAMS, VICE PRESIDENT/CASHIER

DIRECTORS:

DARRYL BIGGERSTAFF, MIKE LIGGETT, LEWIS L. LOWE, LARRY MENEFE, E,
 MARK NORWALK, DALE ROBERTS, LEN SNYDER, JIM SOWER, JAMES THOMAS,
 ROGER REILING, RICHARD TUCKER

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		13,589
B. INTEREST-BEARING BALANCES.....		202
2. SECURITIES.....		512
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		
A. FEDERAL FUNDS SOLD.....		3,990
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,693	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	153	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,540
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		67
7. OTHER REAL ESTATE OWNED.....		102
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		367
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		30,369
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		30,369

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,314
(1) NONINTEREST-BEARING.....	27,503	
(2) INTEREST-BEARING.....	811	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		96
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		28,410
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		667
25. SURPLUS.....		1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		292
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,959
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,959
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		30,369

OFFICERS:

WILLIAM G. GRIFFITH, PRESIDENT; GLEN A. PRAY, EXECUTIVE VICE PRESIDENT;
BERNARD J. STAEBELL, VICE PRESIDENT/CASHIER

DIRECTORS:

JOHN T. ALLEN JR., GEORGE W. CALKINS, ROBERT E. FREDERIC,
WILLIAM G. GRIFFITH, ROBERT E. JORDAN, D. R. MURPHY, EDWARD D.
PIERSON, GLEN A. PRAY, WILBUR M. PRYOR

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	9,910
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	93,031
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	6,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	49,100
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,422
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	47,678
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4,361
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,788
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	164,168
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	164,168
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	145,604
(1) NONINTEREST-BEARING.....	30,385
(2) INTEREST-BEARING.....	115,219
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	173
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	452
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	146,229
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,000
25. SURPLUS.....	4,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	10,939
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	17,939
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	17,939
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	164,168

OFFICERS:

JOHN T. SKALET, PRESIDENT; DAVID R. DAUGHTERY, VICE PRESIDENT/CASHIER

DIRECTORS:

RAYMOND T. BAKER, ROBERT W. GRAF, HAROLD GUZOFSKY, GARY KLEARMAN,
 LARRY A. MIZEL, JOHN T. SKALET, MICHAEL A. FEINER

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,835
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,852
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,815
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	59
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,756
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	116
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	318
11. OTHER ASSETS.....	193
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,395
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,395

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,446
(1) NONINTEREST-BEARING.....	4,691
(2) INTEREST-BEARING.....	7,755
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	58
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,504
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	1,017
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	124
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,891
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,891
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,395

OFFICERS:

THOMAS OHARA, PRESIDENT; GERTRUDE FISCHER, CASHIER

DIRECTORS:

RAYMOND T. BAKER, HAROLD GUZOFKY, LARRY A. MIZEL, ROBERT W. GRAP,
 GARY KLEARMAN, DONALD L. KORTZ, ANDY LOVE, THOMAS W. O'HARA

DECEMBER 31, 1991 DOD OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,090
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	10,519
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	240
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,043
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	77
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,966
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	76
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	19
11. OTHER ASSETS.....	340
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,250
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,250

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,595
(1) NONINTEREST-BEARING.....	3,924
(2) INTEREST-BEARING.....	14,671
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	43
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,638
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	538
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	574
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,612
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,612
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,250

OFFICERS:

GARY D. LEVINE, PRESIDENT/CEO; CRAIG MILLER, VICE PRESIDENT;
 MARK A. FRANK, VICE PRESIDENT/CASHIER

DIRECTORS:

RAYMOND T. BAKER, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD GUEZOFKY,
 GARY KLEARMAN, LARRY A. MIZEL, GARY D. LEVINE

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		9,206
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		90,162
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		4,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	59,497	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	585	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		58,912
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,000
7. OTHER REAL ESTATE OWNED.....		376
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		769
11. OTHER ASSETS.....		2,677
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		168,802
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		168,802

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....		154,715
(1) NONINTEREST-BEARING.....	37,414	
(2) INTEREST-BEARING.....	117,301	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		100
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		546
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		155,361
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		800
25. SURPLUS.....		2,620
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		10,021
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		13,441
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		13,441
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		168,802

OFFICERS:

JAMES F. MARSICO, PRESIDENT; GERTRUDE FISCHER, CASHIER

DIRECTORS:

RAYMOND BAKER, ROBERT GRAF, HAROLD GUZOPSKY, GARY KLEARMAN,
 LARRY MIZEL, JAMES F. MARSICO, MICHAEL A. FEINER, MICHAEL P. COTTER

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,125
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		11,952
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,887	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	159	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,728
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		679
7. OTHER REAL ESTATE OWNED.....		84
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		335
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		22,103
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		22,103

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		19,495
(1) NONINTEREST-BEARING.....		5,401
(2) INTEREST-BEARING.....		14,094
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		131
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		19,626
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		750
25. SURPLUS.....		763
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		964
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,477
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,477
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		22,103

OFFICERS:

JOSEPH MOSKO, CHAIRMAN OF THE BOARD; GARY A. MOSKO, PRESIDENT/CRO;
 HAROLD V. LUSTIG, SR. EXEC. VICE PRESIDENT; JO ANN BROCKWAY, SR. VICE
 PRESIDENT/CASHIER; BARBARA RAPER, SHIRLEY JOHNSON, PAULETTE REDLER,
 STANLEY WINKLER, VICE PRESIDENTS

DIRECTORS:

JOSEPH MOSKO, HAROLD V. LUSTIG, GARY A. MOSKO, JAMES A. LUSTIG,
 CHESS R. MARTIN, ZELIE BERENBAUM, H. MICHAEL MILLER

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,627	
B. INTEREST-BEARING BALANCES.....	6,292	
2. SECURITIES.....		20,284
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		5,080
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	58,433	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	502	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		57,931
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		606
7. OTHER REAL ESTATE OWNED.....		2,132
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,034
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		98,986
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		98,986

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		89,043
(1) NONINTEREST-BEARING.....	17,128	
(2) INTEREST-BEARING.....	71,915	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		786
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		89,829
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,500
25. SURPLUS.....		2,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		5,157
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		9,157
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		9,157
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		98,986

OFFICERS:

RICHARD C. TUCKER, PRESIDENT; DONALD H. SCHURR, SR. VICE PRESIDENT;
 DONALD LANCASTER, EXEC. VICE PRESIDENT/CASHIER

DIRECTORS:

DONALD H. SCHURR, JR., TERENCE F. SMITH, JESSE CARRAWAY,
 RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE

DECEMBER 31, 1991

DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,545
B. INTEREST-BEARING BALANCES.....	1,10D
2. SECURITIES.....	4,874
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	10,13D
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	30,D52
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	5D4
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	29,54B
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	616
7. OTHER REAL ESTATE OWNED.....	1,021
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	352
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	50,186
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	50,186

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	46,865
(1) NONINTEREST-BEARING.....	9,641
(2) INTEREST-BEARING.....	37,224
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	178
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....	47,043
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,300
25. SURPLUS.....	833
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,010
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,143
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,143
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	50,186

OFFICERS:

HERMAN J. ZUECK, CHAIRMAN/CEO; JERROLD B. EVANS, PRESIDENT;
 LARRY G. GOSHA, SR. VICE PRESIDENT/CASHIER; DOUGLAS K. DERKS,
 JUDITH KAUTZ, MATTHEW N. OSBOURN, ROBERT SHATTUCK, VICE PRESIDENTS

DIRECTORS:

JERROLD B. EVANS, WILLIAM T. BIDDLE, HOWARD L. FARKAS, LLOYD E. HAYNE,
 RALPH D. JOHNSON, RICHARD C. SAUNDERS, C. GALE SELLENS, CURTIS R. HILL,
 HERMAN J. ZUECK, J.W. WELLS

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		6,372
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		36,498
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,845
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	52,149	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	900	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		51,249
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		841
7. OTHER REAL ESTATE OWNED.....		1,133
B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		919
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		98,857
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		98,857

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		92,154
(1) NONINTEREST-BEARING.....	23,357	
(2) INTEREST-BEARING.....	68,797	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		398
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		92,552
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		3,000
25. SURPLUS.....		3,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		305
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		6,305
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		6,305
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		98,857

OFFICERS:

MICHAEL Y. MEGANCK, PRESIDENT/CHAIRMAN OF BOARD;
 THOMAS R. PFANNENSTIEL, VICE PRESIDENT/CASHIER
 ARNOLD A. PARKS, JOSEPH J. WOLF, VICE PRESIDENT

DIRECTORS:

GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY, JR.,
 RICHARD TUCKER, BOB GREENE, JAMES L. RUMSEY, ROBERT S. TUTAG

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,525
B. INTEREST-BEARING BALANCES.....	234
2. SECURITIES.....	13,780
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	343
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	28,768
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	514
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	28,254
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	568
7. OTHER REAL ESTATE OWNED.....	746
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	23
11. OTHER ASSETS.....	1,559
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	50,032
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	50,032

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	39,470
(1) NONINTEREST-BEARING.....	10,929
(2) INTEREST-BEARING.....	28,541
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	1,282
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	6,000
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	203
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	46,955
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	594
25. SURPLUS.....	1,056
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,528
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	101
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,077
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,077
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	50,032

OFFICERS:

JAMES A. SIMON, PRESIDENT; JOHN A. STEDEFORD, SR. VICE PRESIDENT;
 TIM E. BUCHANAN, VICE PRESIDENT; DON LENOCKER, VICE PRESIDENT/CASHIER

DIRECTORS:

LEWIS M. BORDEN III, BOB GREENE, GARY S. JUDD, JAMES A. SIMON,
 RICHARD M. TUCKER, ROBERT S. TUTAG, G. JACKSON TANKERSLEY JR.,
 (ADVISORY DIRECTOR)

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,637
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,972
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,407
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,606
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	108
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,498
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	202
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	142
11. OTHER ASSETS.....	412
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,270
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,270

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,128
(1) NONINTEREST-BEARING.....	7,220
(2) INTEREST-BEARING.....	11,908
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	1,750
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	87
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,965
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	450
25. SURPLUS.....	987
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	132-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,305
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,305
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)...	22,270

OFFICERS:

PHILLIP J. HOGUE, CHAIRMAN OF THE BOARD; LINDA SANDERS, PRESIDENT;
 CYNTHIA ANN CULKIN, SR. VICE PRESIDENT/CASHIER; LEANNE CADMAN,
 VICE PRESIDENT

DIRECTOR:

ROGER BARKIN, COLLEEN BROWN, MARILYN EDWARDS, DALE FINGERSH,
 JOHN FULLER JR., THOMAS GART, PHILLIP J. HOGUE, H. DEWITT MITCHELL,
 LINDA SANDERS, ERIKA SCHAFER, CAROL SHAW, TOM WATKINS, ROGER FOMER

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	550
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,616
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,470
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	788
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	12
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	776
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	751
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	225
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,388
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,388
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,148
(1) NONINTEREST-BEARING.....	3,167
(2) INTEREST-BEARING.....	4,981
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	239
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....	8,387
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	440
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	239-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,001
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,001
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,388

THE DOLORES STATE BANK
DOLORES

OFFICERS:

E. G. HERRITT M.D., PRESIDENT; DONALD K. MAJORS, EXEC. VICE PRESIDENT/
CASHIER; J.C. KINKADE, 1ST VICE PRESIDENT; MERTON R. TAYLOR,
WILLIAM K. NIELSON, 2ND VICE PRESIDENTS; EDWARD G. HERRITT JR.,
VICE PRESIDENT

DIRECTORS:

DONALD K. MAJORS, E. G. HERRITT, M.D., J. C. KINKADE,
MERTON R. TAYLOR, WILLIAM K. NIELSON, DONALD K. MAJORS

DECEMBER 31, 1991		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		720
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		23,460
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		2,050
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,094	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	108	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,986
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		107
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		813
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		42,136
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		42,136
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		37,907
(1) NONINTEREST-BEARING.....	4,074	
(2) INTEREST-BEARING.....	33,833	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		435
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		38,342
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		1,075
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,519
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,794
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		3,794
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		42,136

OFFICERS:

RON NOLDE, PRESIDENT; SHARON RIDDELL, VICE PRESIDENT;
 ELLA CRAWFORD, CASHIER

DIRECTORS:

RON NOLDE, ROSS O. CARHART, CECIL D. MARTIN, ROBERT G. THOMPSON,
 GARY W. GRAF

DECEMBER 31, 1991 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		51B
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,437
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		
A. FEDERAL FUNDS SOLD.....		625
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,400	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	122	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		B,27B
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		50
7. OTHER REAL ESTATE OWNED.....		750
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		334
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,992
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		11,992

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		11,177
(1) NONINTEREST-BEARING.....	849	
(2) INTEREST-BEARING.....	10,328	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		64
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		11,241
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		199
25. SURPLUS.....		477
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		75
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		751
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		751
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		11,992

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; PHIL FRANK, PRESIDENT/CASHIER

DIRECTORS:

J. ROBERT YOUNG, PETER N. GUY, RODNEY SLIFER, PHIL FRANK,
 WILLIAM B. VOLLBRACHT, WALLACE A.E. DE BEQUE, ROBERT F. DOWNS,
 JACK E. EDGINGTON, ERNEST GIANINETTI

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	699
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,739
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	504
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1D,252
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	145
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,1D7
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	311
7. OTHER REAL ESTATE OWNED.....	53
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	685
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,098
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,098

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,029
(1) NONINTEREST-BEARING.....	1,718
(2) INTEREST-BEARING.....	12,311
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	85
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,114
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	2DD
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	384
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	984
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	984
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,098

OFFICERS:

RICHARD C. RODGERS, PRESIDENT; LARRY EVENSON, VICE
 PRESIDENT/CASHIER

DIRECTORS:

JOHN MORRISON, BARBARA FORSTER, MICHAEL PINT, NED E. OYLER,
 RICHARD C. RODGERS

DECEMBER 31, 1991 OOD OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,929
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	9,721
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	BDO
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,134
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	238
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,896
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	635
7. OTHER REAL ESTATE OWNED.....	376
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	448
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,805
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,805

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,986
(1) NONINTEREST-BEARING.....	2,982
(2) INTEREST-BEARING.....	23,004
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	187
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,173
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4DD
25. SURPLUS.....	1,300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	932
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,632
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,632
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,805

OFFICERS:

WILLIAM BOWNESS, PRESIDENT; JOHN BOWNESS II, EXEC. VICE PRESIDENT;
MELVIN D. SEVERSON, SR. VICE PRESIDENT; DAN ROCKWELL, KENNETH D.
STUMPF, WILLIAM A. CARLSON, VICE PRESIDENTS

DIRECTORS:

WILLIAM A. BOWNESS, JOHN E. BOWNESS II, MELVIN D. SEVERSON,
CARLA L. GARTON, KENNETH F. LIND, JOHN A. LEFFLER

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,697
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,678
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	730
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,805
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	216
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,589
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	368
7. OTHER REAL ESTATE OWNED.....	130
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	435
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,627
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,627

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,558
(1) NONINTEREST-BEARING.....	2,850
(2) INTEREST-BEARING.....	16,708
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	147
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	165
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,870
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	757
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,757
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,757
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,627

OFFICERS:

FRANK S. PETERSON, PRESIDENT; C. STAN SLIFE, JR., VICE PRESIDENT;
 JOHN F. EZELL, VICE PRESIDENT/CASHIER

DIRECTORS:

NICHOLAS J. MEAGHER JR., FRANK S. PETERSON, PETER L. DURANTE,
 JACK L.K. GRUNWALD

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,071
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		32,427
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		8,865
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	32,807	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	375	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		32,432
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,278
7. OTHER REAL ESTATE OWNED.....		359
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,115
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		81,547
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		81,547

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		72,782
(1) NONINTEREST-BEARING.....	17,194	
(2) INTEREST-BEARING.....	55,588	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		254
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		1,210
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		336
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		74,582
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		2,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		3,965
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		6,965
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		6,965
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		81,547

OFFICERS:

RALPH C. EPEN, PRESIDENT; FRANCIS J. TATA, EXEC. VICE PRESIDENT/
CASHIER; JANICE E. LAKEY, VICE PRESIDENT

DIRECTORS:

RALPH C. EPEN, JANICE E. LAKEY, DIANE D. WRITER, JAMES B. WALLACE,
A. EMMET STEPHENSON, JR., TONI E. STEPHENSON, RAY O. BROWNLIE,
J.H. BANDER, CHARLES F. HEDGES, REX UTSLER, MARTIN J. WOHNLICH,
F.M. STEVENSON

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,357
B. INTEREST-BEARING BALANCES.....		1,090
2. SECURITIES.....		3,902
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,312	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		86
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,226
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		201
7. OTHER REAL ESTATE OWNED.....		431
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		107
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		12,314
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		12,314

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		11,422
(1) NONINTEREST-BEARING.....	3,029	
(2) INTEREST-BEARING.....	8,393	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		80
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		11,502
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		88-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		812
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		812
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		12,314

OFFICERS:

NANCY H. BELL, PRESIDENT; WESLEY A. KING, VICE PRESIDENT/CASHIER

DIRECTORS:

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON III,
 WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
 ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, NANCY H. BELL,
 GEORGE C. WILLIAMS

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,257
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	13,771
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	6,061
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,707
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,607
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	441
7. OTHER REAL ESTATE OWNED.....	20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	449
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,606
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	32,606
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,827
(1) NONINTEREST-BEARING.....	9,938
(2) INTEREST-BEARING.....	20,889
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	148
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,975
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	625
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	256
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,631
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,631
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,606

OFFICERS:

MICHAEL G. MILLS, PRESIDENT; FRANK FORBES, CASHIER

DIRECTORS:

RAYMOND T. BAKER, ROBERT W. GRAF, HAROLD GUZOPFSKY, GARY KLEARMAN,
 LARRY A. MIZEL, DONALD P. SHWAYDER, MICHAEL G. MILLS, ANDY LOVE,
 MICHAEL A. FEINER

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		7D4
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		8,0D2
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,816	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	76	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,740
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		697
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		238
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,381
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		13,381

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		11,956
(1) NONINTEREST-BEARING.....	2,398	
(2) INTEREST-BEARING.....	9,558	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		42
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		11,998
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		383
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,383
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,383
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		13,381

OFFICERS:

RON B. ROBINSON, CHAIRMAN OF THE BOARD/PRESIDENT/CEO;
 GERALD F. KOCH, SR. VICE PRESIDENT; ROBERT I. DELL, CASHIER

DIRECTORS:

THOMAS DREVER, ROB B. ROBINSON, VERNER CRAYNE, GERALD F. KOCH,
 ROBERT A. UCHIN, D.D.S.

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,623
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,534
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,216
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	192
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,024
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	85
7. OTHER REAL ESTATE OWNED.....	190
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	68
11. OTHER ASSETS.....	1,194
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,918
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,918

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,316
(1) NONINTEREST-BEARING.....	5,122
(2) INTEREST-BEARING.....	10,194
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	475
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,824
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	479
25. SURPLUS.....	1,226
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	611-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,094
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,918

OFFICERS:

S.G. SEAY, PRESIDENT; C. WALTER WILSON, VICE PRESIDENT;
 FRANK Y. BARNETT, VICE PRESIDENT

DIRECTORS:

STEPHEN G. SEAY, GARY S. JUDD, LEWIS M. BORDEN III, BOB GREEN,
 G. JACKSON TANKERSLEY, JR., RICHARD TUCKER, JAMES L. RUMSEY,
 ROBERT TUTAG

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,006
B. INTEREST-BEARING BALANCES.....	10
2. SECURITIES.....	3,147
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	120
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,688
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	174
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,514
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,611
7. OTHER REAL ESTATE OWNED.....	549
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	706
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,663
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,663

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,424
(1) NONINTEREST-BEARING.....	5,320
(2) INTEREST-BEARING.....	16,104
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	800
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	109
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,333
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,323
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	493-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,330
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,330
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,663

OFFICERS:

WILLIAM B. SHOEMAKER, PRESIDENT; MARVEL L. TITTLE, MARK W. BOSTOCK,
 VICE PRESIDENTS; ROBERT S. APPEL, ALEXANDER R. BEARD, VICE PRESIDENTS

DIRECTORS:

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,
 WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
 ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
 WILLIAM B. SHOEMAKER

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	540
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,506
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,606
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,535
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	46
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,489
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	42
7. OTHER REAL ESTATE OWNED.....	80
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	640
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,903
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,903

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,424
(1) NONINTEREST-BEARING.....	1,031
(2) INTEREST-BEARING.....	4,393
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	30
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,454
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	60
25. SURPLUS.....	60
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	329
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	449
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	449
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,903

OFFICERS:

JACK G. HASELBUSH, PRESIDENT; BRAD SISHC, VICE PRESIDENT;
ANN N. BRUMLEVE, CASHIER

DIRECTORS:

GEORGE J. HIX, GLONDA L. HIX, JACK G. HASELBUSH, JAMES F. BANKER,
C. WILLIAM HERZOG, E. NELSON THOMAS, C. FRANKLIN HIX, JR.

DECEMBER 31, 1991 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,470
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	15,013
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,280
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,678
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	301
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,377
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	743
7. OTHER REAL ESTATE OWNED.....	178
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	565
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	38,626
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	38,626

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	35,149
(1) NONINTEREST-BEARING.....	4,028
(2) INTEREST-BEARING.....	31,121
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	237
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,386
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	800
26. A. UNOVIDED PROFITS AND CAPITAL RESERVES.....	2,040
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,240
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,240
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	38,626

OFFICERS:

ROBERT H. HAMMOND, PRESIDENT; J.M. MASON, RAYMOND W. CRIST,
 VICE PRESIDENT; JANET B. NELSON, CASHIER

DIRECTORS:

ROBERT H. HAMMOND, JOHN A. FISCHER, JAMES M. MASON, RAYMOND W. CRIST,
 LAWRENCE WARD

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,288	
B. INTEREST-BEARING BALANCES.....	198	
2. SECURITIES.....	7,466	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	3,250	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	21,032	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	267	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	20,765	
5. ASSETS HELD IN TRADING ACCOUNTS.....	977	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	254	
7. OTHER REAL ESTATE OWNED.....	300	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	290	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,788	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	36,788	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	33,828	
(1) NONINTEREST-BEARING.....	9,032	
(2) INTEREST-BEARING.....	24,796	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	309	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	34,137	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	325	
25. SURPLUS.....	825	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,501	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,651	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,651	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	36,788	

OFFICERS:

JANET C. PEARSON, PRESIDENT; MERLE M. KLOCKE, VICE PRESIDENT;
 ANGELA HABBEN, CASHIER

DIRECTORS:

RICHARD TUCKER, GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY
 BOB GREENE, JANET C. PEARSON, JAMES L. RUMSEY, ROBERT S. TUTAG

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,108
B. INTEREST-BEARING BALANCES.....		1
2. SECURITIES.....		1,137
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,861	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	94	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,767
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,292
7. OTHER REAL ESTATE OWNED.....		223
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		422
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,950
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		13,950

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,336
(1) NONINTEREST-BEARING.....	3,195	
(2) INTEREST-BEARING.....	9,141	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		765
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		13,176
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		616
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		342-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		774
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		774
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		13,950

OFFICERS:

THOMAS S. BYINGTON, PRESIDENT; MICHAEL J. MCLAREN, VICE PRESIDENT;
 MARY ANN FISKETJON, VICE PRESIDENT/CASHIER

DIRECTORS:

THOMAS S. BYINGTON, JEROME D. CARR, R. MICHAEL DELLENBACH,
 DAVID G. EVERITT, ROBERT S. EVERITT, FREDERICK W. GARDNER,
 SCOTT R. LARRABEE, LUCIA A. LILEY, STEPHEN D. JOYCE,
 DENNIS SINNETT

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,076
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,300
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,330
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,149
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	183
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,966
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	209
7. OTHER REAL ESTATE OWNED.....	74
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	13
11. OTHER ASSETS.....	223
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,191
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,191
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,474
(1) NONINTEREST-BEARING.....	6,555
(2) INTEREST-BEARING.....	17,919
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,568
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	803
25. SURPLUS.....	304
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	516
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,623
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,623
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,191

OFFICERS:

JERRY C. REEVES, PRESIDENT; GARY L. BUTLER, VICE PRESIDENT;
 LORNA R. HARPIN, CASHIER

DIRECTORS:

JON P. COATES, JERRY C. REEVES, JOHN M. TOLIVER, HAROLD JOHNSON

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,342
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,297
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	730
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,725
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	349
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,376
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	758
7. OTHER REAL ESTATE OWNED.....	528
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	332
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,363
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,363

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,447
(1) NONINTEREST-BEARING.....	3,766
(2) INTEREST-BEARING.....	18,681
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	260
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,707
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	328
25. SURPLUS.....	870
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	458
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,656
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,656
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,363

OFFICERS:

JAMES C. HEABERLIN, PRESIDENT; RICHARD J. ZIEMAN, SR. VICE PRESIDENT;
 NYLA ANDERSON, VICE PRESIDENT/CASHIER

DIRECTORS:

JAMES C. HEABERLIN, DAVID W. SHAPER, RICHARD J. ZIEMAN
 JOANN L. HEABERLIN, JOHN F. CONWAY

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		773
B. INTEREST-BEARING BALANCES.....		397
2. SECURITIES.....		1,975
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,095	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	186	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,909
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		119
7. OTHER REAL ESTATE OWNED.....		94
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		235
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		8,502
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		8,502

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,945
(1) NONINTEREST-BEARING.....		1,846
(2) INTEREST-BEARING.....		6,099
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		43
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		7,988
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		14
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		514
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		514
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		8,502

OFFICERS:

THOMAS L. GODING, PRESIDENT; DAVID L. OAKESON, DONALD R. STARNES, EXEC. VICE PRESIDENTS; THOMAS L. PRENGER, MICHAEL J. SEPPALA, VICE PRESIDENTS; GRANT A. EDWARDS, VICE PRESIDENT/CASHIER

DIRECTORS:

ROY G. DINSDALE, THOMAS L. GODING, DAVID OAKESON, DONALD R. STARNES, JOHN R. DENT, LEONARD H. MCCAIN, DONALD D. TOMOI, LARRY COUGHLIN, DON HEER, ROGER TUELL

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,830	
B. INTEREST-BEARING BALANCES.....	90	
2. SECURITIES.....	38,042	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	5,300	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	61,662	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	714	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	60,948	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	792	
7. OTHER REAL ESTATE OWNED.....	405	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....	182	
11. OTHER ASSETS.....	1,614	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	115,203	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	115,203	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	102,239	
(1) NONINTEREST-BEARING.....	19,334	
(2) INTEREST-BEARING.....	82,905	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	2,243	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....	1,347	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	975	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	106,804	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	450	
24. COMMON STOCK.....	538	
25. SURPLUS.....	2,501	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,922	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	12	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,399	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,399	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	115,203	

OFFICERS:

J.H. BLOEDORN, JR., CHAIRMAN OF THE BOARD/CEO; JERRY K. JONES, PRESIDENT; RONALD L. HAYS, DAVID L. SCHOMBURG, JAMES D. TREADWAY, ERVIN C. SOUTHARD, JOHN J. EWETZIG, VICE PRESIDENTS; M. ELAINE MEYER, CASHIER

DIRECTORS:

WILLIAM C. ANDERSON, J.H. BLOEDORN, JR., ROBERT B. FANCHER, RONALD L. HAYS, JERRY K. JONES, DAVID OHMAN, DONALD A. OSTWALD

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,725
B. INTEREST-BEARING BALANCES.....		1,699
2. SECURITIES.....		53,069
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	39,199	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	981	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		38,218
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		536
7. OTHER REAL ESTATE OWNED.....		74
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,951
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		99,572
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		99,572

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		83,891
(1) NONINTEREST-BEARING.....	11,675	
(2) INTEREST-BEARING.....	72,216	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		691
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		84,582
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		4,000
25. SURPLUS.....		4,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		6,990
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		14,990
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		14,990
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		99,572

OFFICERS:

RUSSELL L. RATHMAN, PRESIDENT; FRED T. RUFF, VICE PRESIDENT;
JANICE C. NARRISH, CASHIER

DIRECTORS:

IRVEN L. BILLIARD, EUGENE V. DOTY, DAMON MCMAHAN, DOROTHY MCMAHAN,
RUSSELL L. RATHMAN

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	935
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,790
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	275
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,220
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	172
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,048
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	451
7. OTHER REAL ESTATE OWNED.....	100
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	262
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,861
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,861

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	12,837
(1) NONINTEREST-BEARING.....	2,536
(2) INTEREST-BEARING.....	10,301
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,885
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	320
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	256
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	976
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	976
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,861

OFFICERS:

JOE M. FOX, CHAIRMAN OF THE BOARD/PRESIDENT; JONATHAN R. FOX, VICE
 PRESIDENT; DOYLE MARVIN, VICE PRESIDENT/CASHIER

DIRECTORS:

JOE M. FOX, MAXINE FOX, JONATHAN R. FOX, DOYLE MARVIN

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		892
B. INTEREST-BEARING BALANCES.....		665
2. SECURITIES.....		14,065
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		
A. FEDERAL FUNDS SOLD.....		950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,054	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		93
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,961
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		14
7. OTHER REAL ESTATE OWNED.....		16
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		568
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		26,131
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		26,131

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		23,015
(1) NONINTEREST-BEARING.....	1,794	
(2) INTEREST-BEARING.....		21,221
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		288
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		23,303
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		50
25. SURPLUS.....		350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,428
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,828
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,828
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		26,131

OFFICERS:

JAMES J. O'DELL, CHAIRMAN OF THE BOARD; RICHARD CHENOWETH, PRESIDENT;
 VIRGINIA L. UNREIN, CASHIER;

DIRECTORS:

JAMES J. O'DELL, EUGENE C. ANDERSON, RICHARD O'DELL,
 MICHAEL BENNETT, RICHARD CHENOWETH, FRANK GLENN OTTESEN

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	398	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,564
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	40	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,135	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	84	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,051
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		272
7. OTHER REAL ESTATE OWNED.....		134
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		153
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		9,612
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		9,612

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		8,793
(1) NONINTEREST-BEARING.....	1,371	
(2) INTEREST-BEARING.....	7,422	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		128
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		8,921
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		141
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		691
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		691
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		9,612

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; JOHN COOPER, PRESIDENT;
 BILL SANDERSON, VICE PRESIDENT/CASHIER

DIRECTORS:

ERNEST GIANINETTI, WALLACE A.E. DEBEQUE, PETER N. GUY, JOHN W. COOPER,
 WILLIAM B. VOLLRACHT, RODNEY E. SLIFER, ROBERT F. DOWNS,
 J. ROBERT YOUNG, JACK E. EDGINGTON

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,481
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,832
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	23,279
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	316
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	22,963
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,983
7. OTHER REAL ESTATE OWNED.....	8
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,557
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,924
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	32,924
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,461
(1) NONINTEREST-BEARING.....	5,907
(2) INTEREST-BEARING.....	24,554
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	245
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,706
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,400
25. SURPLUS.....	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	718
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,218
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,218
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,924

OFFICERS:

DONALD L. VANDERHOOF, PRESIDENT; STEVEN W. VANDERHOOF, VICE PRESIDENT;
 EDDI L. VANDERHOOF, CASHIER

DIRECTORS:

NICHOLAS MASSARO, ROBERT CUTTER, STEVEN VANDERHOOF, JAMES NELSON,
 DONALD L. VANDERHOOF

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	631
B. INTEREST-BEARING BALANCES.....	1,874
2. SECURITIES.....	2,276
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,669
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	111
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,558
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	447
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	204
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,690
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,690

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,745
(1) NONINTEREST-BEARING.....	933
(2) INTEREST-BEARING.....	11,812
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	81
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,826
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	325
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	239
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	864
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	864
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,690

OFFICERS:

C. E. STEVINSON, CHAIRMAN OF THE BOARD; MARK NORWALK, PRESIDENT;
 PATRICK McNULTY, VICE PRESIDENT/CASHIER; WALTER SCHWAB, VICE PRESIDENT

DIRECTORS:

MARK NORWALK, C.E. STEVINSON, GREG C. STEVINSON, GARY H. POLUMBUS,
 DALE R. HINMAN

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,603	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,301
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		
A. FEDERAL FUNDS SOLD.....		1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,250	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	116	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,134
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		54
7. OTHER REAL ESTATE OWNED.....		233
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		157
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		15,582
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		15,582

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		13,855
(1) NONINTEREST-BEARING.....	4,207	
(2) INTEREST-BEARING.....	9,648	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		13,941
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		519
25. SURPLUS.....		531
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		591
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,641
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,641
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		15,582

OFFICERS:

J. B. MCKEEVER, PRESIDENT; MARTIN E. JENSEN, EXECUTIVE VICE PRESIDENT;
 CHARLES K. PERRY, PHYLLIS E. THRALL, VICE PRESIDENT/CASHIER

DIRECTORS:

MARTIN E. JENSEN, C. B. KENNEDY, J. B. MCKEEVER, SARAH H. MCKEEVER,
 CARL M. SHINN

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		751
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES.....		8,788
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		290
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,952	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	94	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,858
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		122
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		325
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		14,234
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		14,234

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,850
(1) NONINTEREST-BEARING.....	1,188	
(2) INTEREST-BEARING.....	11,662	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		111
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,961
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		140
25. SURPLUS.....		430
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		703
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,273
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,273
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		14,234

OFFICERS:

ROBERT E. JOHNSON, PRESIDENT; NORMAN L. COOPER, ROGER L. MARTIN,
 VICE PRESIDENTS; STEPHANIE J. TAYLOR, CASHIER

DIRECTORS:

ROBERT E. JOHNSON, R. E. JOHNSON, NORMAN L. COOPER, E.W. JOHNSON

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,662
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		1,318
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		
A. FEDERAL FUNDS SOLD.....		2,2D5
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,707	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	137	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,570
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,031
7. OTHER REAL ESTATE OWNED.....		1D0
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
1D. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		171
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		19,057
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		19,D57

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		17,2B9
(1) NONINTEREST-BEARING.....	3,942	
(2) INTEREST-BEARING.....	13,347	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		175
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		17,464
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		605
25. SURPLUS.....		125
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		863
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,593
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,593
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)...		19,057

OFFICERS:

JOEL C. ROTHMAN, PRESIDENT; EVERETT E. FRANCIS, SR. VICE PRESIDENT;
 RUTH RONNENBERG, CASHIER

DIRECTORS:

JOEL C. ROTHMAN, EVERETT E. FRANCIS, JERRY W. HOUSEL,
 JOHN L. SHUPE, H. WAYNE HOOVER

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,613
B. INTEREST-BEARING BALANCES.....	1,992
2. SECURITIES.....	9,375
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	625
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,993
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	241
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,752
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	65
7. OTHER REAL ESTATE OWNED.....	77
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	457
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,956
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	33,956

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,652
(1) NONINTEREST-BEARING.....	2,741
(2) INTEREST-BEARING.....	27,911
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	32
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	160
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,844
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	253
25. SURPLUS.....	253
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,606
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,112
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,112
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,956

OFFICERS:

LAWRENCE W. MENEFFEE, CHM OF THE BOARD; DENNIS W. WHITE, PRESIDENT;
 KATHRYN L. BOYLE, SR. VICE PRESIDENT/CASHIER

DIRECTORS:

GEORGE W. DOERING, HAROLD G. EVANS, JAMES R. LISTEN, LAWRENCE W.
 MENEFFEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE, F. SCOTT THOMAS,
 JOHN C. TODD, JOHN M. TODD, DENNIS W. WHITE, DONALD W. WITTMAN

DECEMBER 31, 1991 ODD OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		9,977
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		28,671
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...:		
A. FEDERAL FUNDS SOLD.....		3,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	93,265	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	2,289	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		90,976
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,082
7. OTHER REAL ESTATE OWNED.....		1,460
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		2,447
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		139,113
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		139,113

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		123,494
(1) NONINTEREST-BEARING.....	23,887	
(2) INTEREST-BEARING.....	99,607	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		1,440
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		6,282
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		715
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		131,931
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,360
25. SURPLUS.....		3,382
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,440
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		7,182
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		7,182
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		139,113

OFFICERS:

THOMAS SWINEFORD, PRESIDENT/CEO; CARL ROLLER, EXECUTIVE VICE PRESIDENT;
 ROGER E. COTTEN, SR. VICE PRESIDENT/CASHIER

DIRECTORS:

KENNETH PARSONS, THOMAS D. SWINEFORD, CARL D. ROLLER, ROBERT SWEITZER,
 FRED FIELD, EDWARD BARTSCH, PETER D. VAN DORN

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,828
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES.....		4,580
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,876	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	200	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,676
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		839
7. OTHER REAL ESTATE OWNED.....		3,200
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		324
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		20,747
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		20,747

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		19,723
(1) NONINTEREST-BEARING.....	3,980	
(2) INTEREST-BEARING.....	15,743	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		171
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		19,894
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		510
25. SURPLUS.....		300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		43
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		853
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		853
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		20,747

OFFICERS:

LLOYD A. NELSON, PRESIDENT; RUDY DELA RAMBELJE, GREGORY P. CRANSTON,
 VICE PRESIDENTS; KIRK A. LOWRY, CASHIER

DIRECTORS:

LLOYD A. NELSON, DONALD HARDIN, KEITH GILLILAND, MEL LOCKHART,
 LOREN GARRETSON, CLARK STARKEBAUM, C. WILBUR KIPP

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,557
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	9,491
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,021
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	125
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,896
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	116
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	376
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,236
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,236
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,132
(1) NONINTEREST-BEARING.....	3,414
(2) INTEREST-BEARING.....	18,718
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	122
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	215
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,469
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,667
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,767
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,767
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	25,236

OFFICERS:

J. B. MCKEEVER, PRESIDENT; BARBARA J. CLINE, SR. VICE PRESIDENT;
 J. L. HUMRICH, OLIVER W. FOLSOM, VICE PRESIDENTS; RELLA ANN STEELE,
 CASHIER

DIRECTORS:

JOHN H. WILLHITE, J.L. HUMRICH, H.E. MCKEEVER, J.B. MCKEEVER,
 SARAH H. MCKEEVER

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	646
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	7,552
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,365
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	198
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,167
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	86
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	486
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,237
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,237

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,798
(1) NONINTEREST-BEARING.....	1,590
(2) INTEREST-BEARING.....	13,208
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	144
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,942
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	110
25. SURPLUS.....	490
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	695
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,295
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,295
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,237

OFFICERS:

JOHN R. MCCALLISTER, PRESIDENT; LENDA I. GEOLFOS, SR. VICE PRESIDENT;
 KELLY M. WEST, CASHIER

DIRECTORS:

THOMAS R. KOWALSKI, SHIRLEY C. SMITH, JOHN R. MCCALLISTER,
 LENDA I. GEOLFOS, JAMES R. BRISCOE, HAROLD D. CLAY

DECEMBER 31, 1991 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	962
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	3,677
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,692
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	155
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,537
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	285
7. OTHER REAL ESTATE OWNED.....	65
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	192
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,618
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,618

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,161
(1) NONINTEREST-BEARING.....	4,3D3
(2) INTEREST-BEARING.....	12,858
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	116
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,277
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	535
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	506
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,341
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,341
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,618

OFFICERS:

ROBERT MCLEAN, CHAIRMAN; RONDA RYLATT, PRESIDENT;
 JOHN RALPH MURPHY, VICE PRESIDENT; JANET E. FIELDS, CASHIER

DIRECTORS:

ROBERT MCLEAN, RONDA RYLATT, DAVID M. KANIGEL, J. RALPH MURPHY,
 ARTHUR ROSEAN, DENNIS J. LUTZ, FORREST CHARLESWORTH,

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,236
B. INTEREST-BEARING BALANCES.....		1,099
2. SECURITIES.....		2,263
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,810	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		71
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,739
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		619
7. OTHER REAL ESTATE OWNED.....		36
B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		116
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		17,208
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		17,208

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		16,060
(1) NONINTEREST-BEARING.....	5,274	
(2) INTEREST-BEARING.....	10,786	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		52
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		16,112
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		250
24. COMMON STOCK.....		200
25. SURPLUS.....		494
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		152
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,096
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,096
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		17,208

OFFICERS:

JERALD C. STARKS, CHAIRMAN OF THE BOARD/PRESIDENT; DON K. SPEAROW,
 SR. VICE PRESIDENT; ROBBIE A. PIPPIN, GARY D. KING, VICE PRESIDENTS

DIRECTORS:

DON K. SPEAROW, GEORGE H. BUSH, ROY D. STARKS, JERALD C. STARKS

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	904
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	7,515
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,980
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,624
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,524
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	66
7. OTHER REAL ESTATE OWNED.....	120
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	574
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,783
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,783

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,905
(1) NONINTEREST-BEARING.....	3,654
(2) INTEREST-BEARING.....	18,251
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	195
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,100
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	983
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,683
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,683
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,783

OFFICERS:

LARRY G. NEUSCHWANGER, PRESIDENT; BRENT G. BEICHL, VICE PRESIDENT/
 CASHIER

DIRECTORS:

LARRY G. NEUSCHWANGER, CARLTON C. BARNETT, LAVERN GLOVER,
 IVAN D. SHUPE

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	570
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,027
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,587
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	196
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,391
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	241
7. OTHER REAL ESTATE OWNED.....	197
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	482
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,908
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,908

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,249
(1) NONINTEREST-BEARING.....	2,207
(2) INTEREST-BEARING.....	13,042
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	206
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,455
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	953
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,453
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,453
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,908

OFFICERS:

A. J. ANDERSON, PRESIDENT; DOUGLAS L. DITUS, SR. VICE PRESIDENT;
 DANA L. SEXSON, VICE PRESIDENT/CASHIER; SHARRON L. METLI, VICE
 PRESIDENT

DIRECTORS:

A. J. ANDERSON, WILLIS HERRICK, ROBERT C. JOHNSON, DONALD E. SIECKE,
 SHARRON L. METLI, DOUGLAS L. DITUS, DANA L. SEXSON, BILLY J. BANDT

DECEMBER 31, 1991 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,220
B. INTEREST-BEARING BALANCES.....		707
2. SECURITIES.....		6,996
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		2,910
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,579	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		373
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,206
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		297
7. OTHER REAL ESTATE OWNED.....		373
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		295
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,004
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		24,004

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		22,185
(1) NONINTEREST-BEARING.....	3,462	
(2) INTEREST-BEARING.....		18,723
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		154
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,339
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		425
25. SURPLUS.....		886
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		354
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,665
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,665
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		24,004

OFFICERS:

LELAND E. HOUSE, PRESIDENT; ROGER L. MAAG, DEAN THOMPSON, (INACTIVE)
 VICE PRESIDENTS; RUTH H. WISE, CASHIER

DIRECTORS:

JOHN BALDWIN, LELAND E. HOUSE, DAVID G. IDLER, DEAN THOMPSON, RUTH WISE

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	620	
B. INTEREST-BEARING BALANCES.....	100	
2. SECURITIES.....		1,242
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	150	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,696	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	209	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,487
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		143
7. OTHER REAL ESTATE OWNED.....		333
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		790
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,865
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		13,865

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,024
(1) NONINTEREST-BEARING.....	2,325	
(2) INTEREST-BEARING.....	9,699	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		594
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		284
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,902
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		150
25. SURPLUS.....		600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		213
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		963
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		963
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		13,865

OFFICERS:

BRUCE A. ANDERSEN, PRESIDENT; JOEL P. MAXCY, VICE PRESIDENT;
 ANNA M. GUNDERSON, CASHIER; MARILYN K. WARD, ASSISTANT CASHIER

DIRECTORS:

NORRENE HARKER, BRUCE A. ANDERSEN, JOEL P. MAXCY

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,184
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	12,707
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	B,472
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	66
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	B,406
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	112
7. OTHER REAL ESTATE OWNED.....	200
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	419
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,128
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,128

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,397
(1) NONINTEREST-BEARING.....	1,750
(2) INTEREST-BEARING.....	18,647
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	244
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,641
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,687
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,487
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,487
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,128

OFFICERS:

STEWART B. THOMSON, PRESIDENT; JOHN G. FEY, JR. VICE PRESIDENT;
 DANA E. UNCAPHER, CASHIER

DIRECTORS:

ALAN C. CHAFFEE, J. RICHARD TUTHILL, JOHN A. FISCHER, JOHN G. FEY, JR.,
 RICHARD L. CLYMER, STEWART B. THOMSON

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,211	
B. INTEREST-BEARING BALANCES.....	200	
2. SECURITIES.....		13,936
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
A. FEDERAL FUNDS SOLD.....		585
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,991	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	312	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,679
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		365
7. OTHER REAL ESTATE OWNED.....		960
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		128
11. OTHER ASSETS.....		764
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		31,828
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		31,828

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,825
(1) NONINTEREST-BEARING.....	7,912	
(2) INTEREST-BEARING.....	20,913	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		193
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		29,018
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		2,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		510
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,810
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,810
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		31,828

OFFICERS:

R. M. JONES, PRESIDENT; JANET HILL, EXEC. VICE PRESIDENT;
 SHARRON JOHNSON, VICE PRESIDENT/CASHIER; R. W. BLAIR, SR. VICE
 PRESIDENT; D. J. RIZZUTO, M. J. GEARHART, VICE PRESIDENTS

DIRECTORS:

JANET HILL, FRANK JOBE, M. L. JONES, R. H. JONES, R. M. JONES,
 MARVIN KUBIN, P. F. MALOUFF, JR.

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,855
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,345
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,925
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	23,351
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	400
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	22,951
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,293
7. OTHER REAL ESTATE OWNED.....	4,163
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	816
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	42,348
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	1,749
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	44,097

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	40,941
(1) NONINTEREST-BEARING.....	9,863
(2) INTEREST-BEARING.....	31,078
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	190
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	41,131
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	550
25. SURPLUS.....	1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	333-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,217
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	1,749
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,966
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	44,097

OFFICERS:

P.G. KREPS, PRESIDENT; ALFRED L. KREPS, SR. VICE PRESIDENT;
 ARTHUR C. DELVENTHAL, VICE PRESIDENT/CASHIER; ROY S. ARMSTRONG,
 VICE PRESIDENT

DIRECTORS:

ROGER MADDUX, MICHAEL NICKLOS, R.J. NELSON, P.G. KREPS, L. DALE GOODWIN

DECEMBER 31, 1991 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	505
B. INTEREST-BEARING BALANCES.....	3,083
2. SECURITIES.....	8,964
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,052
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	104
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,948
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	263
7. OTHER REAL ESTATE OWNED.....	357
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,414
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,534
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,534

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,788
(1) NONINTEREST-BEARING.....	2,798
(2) INTEREST-BEARING.....	18,990
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	485
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,273
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,561
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,261
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)...	2,261
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,534

OFFICERS:

DONALD E. IMEL, CHAIRMAN OF THE BOARD; ROBERT L. BEAUPREZ, PRESIDENT;
 LARRY W. GIBSON, VICE PRESIDENT; PATRICIA SALAZAR-VINE, VICE
 PRESIDENT/CASHIER

DIRECTORS:

ROBERT L. BEAUPREZ, CHERYL W. RENNELS, NYLE E. BARLOW,
 DONALD E. IMEL, W. BRUCE JOSS, CLAUDIA BEAUPREZ

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		732
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		674
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		765
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,203	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	137	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,066
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		376
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		4
11. OTHER ASSETS.....		133
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		9,750
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		9,750

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		8,921
(1) NONINTEREST-BEARING.....	1,737	
(2) INTEREST-BEARING.....	7,184	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		40
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		8,961
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		264
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		34
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		9
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		789
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		789
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		9,750

OFFICERS:

RICK E. VANDYKE, PRESIDENT; GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD,
 DEBBIE BOLENBAUCHER, CASHIER;

DIRECTORS:

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D.,
 BARBARA J. POWERS, STEVEN M. FISHER, WILLIAM G. ROSS,
 JAMES T. RUTHERFORD, GEORGE T. SWEENEY, RICK E. VANDYKE

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,621
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,646
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	3,940
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,513
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	280
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,233
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,422
7. OTHER REAL ESTATE OWNED.....	1,082
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	297
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,241
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	27,241

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	24,975
(1) NONINTEREST-BEARING.....	6,747
(2) INTEREST-BEARING.....	18,228
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	144
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,119
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	78-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,122
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,122
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,241

OFFICERS:

DARREL W. LATHROP, PRESIDENT; STEVEN J. SWENSON, EXEC. VICE PRESIDENT/
 CASHIER

DIRECTORS:

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON III,
 WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
 ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS,
 DARREL W. LATHROP, GEORGE C. WILLIAMS

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,3D9
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		25,B54
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,335
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	20,624	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	757	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		19,B67
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,401
7. OTHER REAL ESTATE OWNED.....		1,600
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		728
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		54,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		54,D94

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		50,359
(1) NONINTEREST-BEARING.....	1D,337	
(2) INTEREST-BEARING.....	40,D22	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND BENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		309
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5D,668
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		1,125
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,001
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,426
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		3,426
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		54,094

OFFICERS:

DAVID A. WADE, PRESIDENT; LINDA RIESE, VICE PRESIDENT;
 STEVEN S. YOUNG, VICE PRESIDENT/CASHIER

DIRECTORS:

TED R. CHRISTIAN, WILLIAM R. MORIARTY, COURTNEY T. PETERSON,
 DAVID A. WADE, EDWIN F. WAMBSGANSS

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,394
B. INTEREST-BEARING BALANCES.....		90
2. SECURITIES.....		8,570
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		2,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	17,666	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	354	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		17,312
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,428
7. OTHER REAL ESTATE OWNED.....		1,427
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		1
11. OTHER ASSETS.....		376
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		33,698
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		33,698

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		31,228
(1) NONINTEREST-BEARING.....	6,578	
(2) INTEREST-BEARING.....	24,650	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		268
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		219
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		31,715
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		290
25. SURPLUS.....		1,275
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		418
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,983
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,983
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		33,698

OFFICERS:

MAURICE E. GROTJOHN, PRESIDENT/CEO; GEORGE M. FORNNARINO EXEC. VICE
 PRESIDENT; SUSAN MAHONEY, CASHIER

DIRECTORS:

MAURICE E. GROTJOHN, EDWARD L. NORTHWAY, HERMAN C. MEINDERS, LEO PAYNE,
 STEEN RONLOV, BERNARD M. VELDKAMP, JR.

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,081
B. INTEREST-BEARING BALANCES.....	2,547
2. SECURITIES.....	66,940
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	69,095
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,278
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	67,817
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5,039
7. OTHER REAL ESTATE OWNED.....	5,903
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,875
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	155,202
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	155,202
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LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	137,391
(1) NONINTEREST-BEARING.....	26,564
(2) INTEREST-BEARING.....	110,827
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	7,315
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	800
20. OTHER LIABILITIES.....	844
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	146,350
22. LIMITED-LIFE PREFERRED STOCK.....	
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EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	200
24. COMMON STOCK.....	1,302
25. SURPLUS.....	560
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	6,790
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,852
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,852
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	155,202

OFFICERS:

KELSO KELLY, PRESIDENT; KATHRYN S. FUJITA, CASHIER

DIRECTORS:

GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY, JR.,
 RICHARD TUCKER, BOB GREENE, C. KELSO KELLY, JAMES L. RUMSEY,
 ROBERT S. TUTAG

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,241
B. INTEREST-BEARING BALANCES.....	2
2. SECURITIES.....	2,288
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	260
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,434
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	86
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,348
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,192
7. OTHER REAL ESTATE OWNED.....	153
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	291
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,775
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,775

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,388
(1) NONINTEREST-BEARING.....	3,250
(2) INTEREST-BEARING.....	7,138
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	457
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	350
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	55
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,250
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	75-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	525
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	525
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,775

OFFICERS:

GALEN GILBERT, CHAIRMAN OF THE BOARD; STEVE SHERLOCK, PRESIDENT;
 MICHAEL HARVEY, EXEC. VICE PRESIDENT; LARRY WYATT, SR. VICE PRESIDENT;
 JANET MERLO, CASHIER; SUE ROOT, KENNETH MCDERMED, CRAIG GOBLE, BARBARA
 MCVICKER, APRIL FAULL, DOTTIE WHITE, VICE PRESIDENTS

DIRECTORS:

GALEN GILBERT, MICHAEL HARVEY, NAN PARKS, STEVE SHERLOCK

DECEMBER 31, 1991 DOD OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,583
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		18,596
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		2,385
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	33,052	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		644
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		32,408
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		342
7. OTHER REAL ESTATE OWNED.....		537
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,190
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		60,041
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		365
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		60,406

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		55,961
(1) NONINTEREST-BEARING.....	6,179	
(2) INTEREST-BEARING.....		49,782
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		507
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		56,468
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		440
25. SURPLUS.....		2,440
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		693
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,573
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		365
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		3,938
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		60,406

OFFICERS:

JOANN O. CIRULLO, PRESIDENT; CHARLES E. KRAGEL, SR. VICE PRESIDENT;
 ANN MARIE BRADACH, CASHIER

DIRECTORS:

JOANN O. CIRULLO, PETER COSGRIFF, CHARLES E. KRAGEL,
 JAMES E. MORRISON, WINTON O. WINTER

DECEMBER 31, 1991		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,737
B. INTEREST-BEARING BALANCES.....		488
2. SECURITIES.....		11,759
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,055	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	150	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,905
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		384
7. OTHER REAL ESTATE OWNED.....		159
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		366
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,348
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		24,348
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		21,863
(1) NONINTEREST-BEARING.....	3,633	
(2) INTEREST-BEARING.....	18,230	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		461
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,324
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		1,012
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		512
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,024
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,024
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		24,348

OFFICERS:

DANIEL L. ALLEN, PRESIDENT; ROGER KOPMAN, EXEC. VICE PRESIDENT/CASHIER;
 NORMA L. CONAWAY, VICE PRESIDENT

DIRECTORS:

JAMES O. HAAS, STUART W. LOSEY, DANIEL L. ALLEN, ROGER KOPMAN,
 GARY G. WINTER

DECEMBER 31, 1991 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,877
B. INTEREST-BEARING BALANCES.....		2,574
2. SECURITIES.....		3,326
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		4,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	16,058	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	193	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		15,865
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,159
7. OTHER REAL ESTATE OWNED.....		459
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		B
11. OTHER ASSETS.....		231
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		30,199
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		30,199

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		27,908
(1) NONINTEREST-BEARING.....	5,018	
(2) INTEREST-BEARING.....	22,890	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		12
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		261
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		28,181
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,118
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,018
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,018
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		30,199

OFFICERS:

JOHN M. SHETTER, PRESIDENT; ALICE M. BIER, VICE PRESIDENT/CASHIER

DIRECTORS:

LAWRENCE D. ENRIETTO, ALICE M. BIER, RAYMOND C. CARANCI, W.F. PRATHER,
 DONALD L. PERSCHBACHER, JOHN C. RUDOLPH, GLENN W. STEINBAUGH,
 JOHN M. SHETTER, ANTHONY J. DENOVELLIS

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,515	
B. INTEREST-BEARING BALANCES.....	1,099	
2. SECURITIES.....	3,845	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		
A. FEDERAL FUNDS SOLD.....	500	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,451	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	217	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	12,234	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	94	
7. OTHER REAL ESTATE OWNED.....	117	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	707	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,111	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,111	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	18,820	
(1) NONINTEREST-BEARING.....	3,985	
(2) INTEREST-BEARING.....	14,835	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	88	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,908	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	300	
25. SURPLUS.....	300	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	603	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,203	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,203	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,111	

OFFICERS:

DAYTON E. JOHNSON, PRESIDENT; MARILYN FOSTER, CASHIER;
 GARY L. MOORE, VICE PRESIDENT

DIRECTORS:

JACK DEVEREAUX, KENNETH R. WEEDIN, DALE R. NELSON, NORMAN E. RARICK,
 ERVIN D. WEINHEISTER

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,360
B. INTEREST-BEARING BALANCES.....		891
2. SECURITIES.....		7,284
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		43D
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	16,791	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		16,691
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		483
7. OTHER REAL ESTATE OWNED.....		41
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		319
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		27,499
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		27,499

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		25,063
(1) NONINTEREST-BEARING.....	5,185	
(2) INTEREST-BEARING.....	19,878	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		448
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		168
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		25,679
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		450
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,170
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,820
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,820
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		27,499

OFFICERS:

JACK DEVEREAUX, PRESIDENT; HARRY J. DEVEREAUX, EXEC. VICE PRESIDENT;
 ROY H. BISCHOFF, SR. VICE PRESIDENT; LEE TEDESCO, PATRICIA JAN,
 VICE PRESIDENTS; DONNA M. FINDLEY, CASHIER

DIRECTORS:

JACK DEVEREAUX, NORMAN E. RARICK, MARLYN J. GERKEN, ROBERT W. TURNER,
 CLARENCE H. STUMP JR., HARRY J. DEVEREAUX

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,325
B. INTEREST-BEARING BALANCES.....	86
2. SECURITIES.....	8,769
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	30,211
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,024
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	29,187
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,700
7. OTHER REAL ESTATE OWNED.....	2,659
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	562
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	48,088
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	48,088

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	44,158
(1) NONINTEREST-BEARING.....	9,990
(2) INTEREST-BEARING.....	34,168
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	299
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	44,457
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	1,900
24. COMMON STOCK.....	1,600
25. SURPLUS.....	2,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,069-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,631
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,631
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	48,088

OFFICERS:

JAMES J. O'DELL, PRESIDENT; SHELLEY LONG, ASST. VICE PRESIDENT;
 LINDA S. GORANSON, VICE PRESIDENT/CASHIER

DIRECTORS:

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD O'DELL, RICHARD CHENOWETH,
 MICHAEL E. BENNETT

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	450
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,533
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	110
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,602
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	64
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,538
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	297
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	66
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,994
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,994

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,417
(1) NONINTEREST-BEARING.....	1,244
(2) INTEREST-BEARING.....	5,173
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	51
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,468
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	126
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	526
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	526
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,994

OFFICERS:

BEN SHAW, PRESIDENT; MICHAEL N. FLEMING, EXECUTIVE VICE PRESIDENT;
MALCOLM L. CANNON, CASHIER; KAREN WITCHER, DEANNE J. ACOTT,
VICE PRESIDENTS

DIRECTORS:

BEN D. SHAW, MICHAEL N. FLEMING, CHARLES L. MITCHELL,
LLOYD SEHNERT

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	513
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,117
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,429
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	66
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,363
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	170
7. OTHER REAL ESTATE OWNED.....	197
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	183
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,418
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,418

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,360
(1) NONINTEREST-BEARING.....	1,355
(2) INTEREST-BEARING.....	9,005
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	105
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,465
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	125
25. SURPLUS.....	225
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	607
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	4
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	953
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	953
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,418

OFFICERS:

JOHN D. BEATY, PRESIDENT;
 CHERYL A. SMITH, CASHIER

DIRECTORS:

JOHN D. BEATY, SARA M. LESTER, WAYNE R. ADAMS

DECEMBER 31, 1991 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	466
B. INTEREST-BEARING BALANCES.....	199
2. SECURITIES.....	1,043
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,785
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	34
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,751
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	6
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	106
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,821
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,821

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,964
(1) NONINTEREST-BEARING.....	634
(2) INTEREST-BEARING.....	4,330
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	37
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,001
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	50
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	570
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	820
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	820
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,821

OFFICERS:

SAM M. BOURNE, CHAIRMAN OF THE BOARD; ROBERT W. ENGLAND, PRESIDENT/CEO;
 NANCY M. EARL, CASHIER

DIRECTORS:

SAMUEL M. BOURNE, LEO F. SHARP, ROBERT W. ENGLAND, STANLEY V. CLINE
 JOHN A. SMARTT

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	90
B. INTEREST-BEARING BALANCES.....	325
2. SECURITIES.....	3,577
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	145
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,483
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	120
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,363
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	63
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	210
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,773
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,773

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,612
(1) NONINTEREST-BEARING.....	537
(2) INTEREST-BEARING.....	6,075
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,709
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	460
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	504
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,064
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,064
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,773

OFFICERS:

MAHLON T. WHITE, CHAIRMAN OF THE BOARD; J. BYRON UHRICH, PRESIDENT;
 LINDA HAGEDORN, VICE PRESIDENT/CASHIER; LYLE D. DYE, WILLIAM L. FASSETT,
 DWIGHT D. FREEMAN, RUSSELL D. PRATT, VICE PRESIDENTS

DIRECTORS:

MAHLON T. WHITE, J. BYRON UHRICH, GORDON H. ROWE JR.,
 WILLIAM L. FASSETT

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,916
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		28,052
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		
A. FEDERAL FUNDS SOLD.....		5,110
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	17,026	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	318	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		16,708
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		233
7. OTHER REAL ESTATE OWNED.....		17
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,256
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		56,292
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		56,292

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		50,786
(1) NONINTEREST-BEARING.....	13,993	
(2) INTEREST-BEARING.....	36,793	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		255
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		51,041
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		330
25. SURPLUS.....		1,250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		3,671
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		5,251
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		5,251
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		56,292

OFFICERS:

HAROLD B. HARTMAN, CHAIRMAN OF THE BOARD; HAROLD D. FRASIER,
 PRESIDENT; JOHN PIERSON, VICE PRESIDENT; MARCIA WILSON, CASHIER

DIRECTORS:

HAROLD B. HARTMAN, PERRY A. FLANIGAN, HARVEY E. COX, HARRISON LOESCH,
 HAROLD D. FRASIER

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	419
B. INTEREST-BEARING BALANCES.....	1,487
2. SECURITIES.....	1,976
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,379
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	65
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,314
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	506
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	144
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,646
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..	12,646

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,997
(1) NONINTEREST-BEARING.....	476
(2) INTEREST-BEARING.....	10,521
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	133
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,130
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	271
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	245
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,516
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)....	1,516
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,646

OFFICERS:

STAN AUSTIN, PRESIDENT; DAVID G. WOOD, DENNIS REECE, VICE PRESIDENTS;
 FINIS BARNES, CASHIER

DIRECTORS:

DAVID G. WOOD, ERNEST M. COOPER, DANIEL K. CRANE, STAN AUSTIN

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	461
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,338
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	485
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,645
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	49
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,596
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	114
7. OTHER REAL ESTATE OWNED.....	107
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	130
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,231
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,231

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,356
(1) NONINTEREST-BEARING.....	1,215
(2) INTEREST-BEARING.....	6,141
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	72
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,428
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	105
25. SURPLUS.....	345
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	353
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	803
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	803
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,231

OFFICERS:

ROBERT L. DAVIS JR., PRESIDENT; JOSEPH MANTELLI, VICE PRESIDENT;
 BRIGITTE M. HOWORKO, VICE PRESIDENT/CASHIER

DIRECTORS:

GEORGE T. SWEENEY, ROBERT L. DAVIS JR., WILLIAM G. ROSS

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,147
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	B,380
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,015
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,884
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	291
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,593
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	142
7. OTHER REAL ESTATE OWNED.....	1,261
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	358
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,896
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,896
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,962
(1) NONINTEREST-BEARING.....	6,777
(2) INTEREST-BEARING.....	15,185
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	460
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,422
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	470
25. SURPLUS.....	463
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	541
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,474
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,474
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,896

OFFICERS:

DAN D. NOBLE, PRESIDENT; CLINTON BOOTH, EXEC. VICE PRESIDENT;
 LORNA LUPTON, CASHIER

DIRECTORS:

CLINTON W. BOOTH, LORNA J. LUPTON, DAN D. NOBLE, DONALD J. OBERTO,
 DAVIS M. WATSON

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,263
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,865
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,890
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	126
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,764
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	49B
7. OTHER REAL ESTATE OWNED.....	430
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	98
11. OTHER ASSETS.....	126
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,344
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,344

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,201
(1) NONINTEREST-BEARING.....	1,794
(2) INTEREST-BEARING.....	9,407
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,287
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	657
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,057
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,057
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,344

OLATHE STATE BANK
OLATHE

OFFICERS:

WALTER J. WALDOW, CHAIRMAN OF THE BOARD; LES MERGELMAN, PRESIDENT;
J. PAUL DUNFORD, VICE PRESIDENT/CASHIER

DIRECTORS:

LES MERGELMAN, WALTER J. WALDOW, WALLACE Q. ANDERSON, VEREL L. CATLIN,
ORVILLE L. CALLAWAY

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		534
B. INTEREST-BEARING BALANCES.....		1,093
2. SECURITIES.....		1,316
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		430
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,226	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	135	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,091
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		64
7. OTHER REAL ESTATE OWNED.....		32
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		171
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		6,731
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		6,731

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....		6,287
(1) NONINTEREST-BEARING.....	1,133	
(2) INTEREST-BEARING.....	5,154	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		6,316
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		202
25. SURPLUS.....		55
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		158
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		415
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		415
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		6,731

OFFICERS:

DAVID G. WOOD, PRESIDENT; DENNIS F. REECE, VICE PRESIDENT;
 DONALD HANHARDT, VICE PRESIDENT/CASHIER

DIRECTORS:

DAVID G. WOOD, RAYMOND P. WOOD II, M.D., BRUCE PHILLIPS,
 JOHN A. GALLEY JR., DONALD D. HANHARDT

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,022
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		8,211
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,980	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	83	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,897
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		146
7. OTHER REAL ESTATE OWNED.....		34
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		448
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		21,758
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		21,758

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		19,153
(1) NONINTEREST-BEARING.....	3,287	
(2) INTEREST-BEARING.....	15,866	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		100
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		19,253
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		180
25. SURPLUS.....		570
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,755
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,505
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,505
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		21,758

OFFICERS:

PAT CURTIS, PRESIDENT; JAMES W. SUTTON, SR. VICE PRESIDENT/CASHIER;
 PAMELA B. LOBATO, ASST. CASHIER

DIRECTORS:

JOYCE WINTER, PAT CURTIS, FRED HARMAN III, MAX HATFIELD,
 HAROLD SCHUTZ

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,092
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,590
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	840
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,825
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,473
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,352
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	8
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	1
11. OTHER ASSETS.....	683
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,566
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,566

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,516
(1) NONINTEREST-BEARING.....	2,635
(2) INTEREST-BEARING.....	10,881
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,562
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	604
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,004
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,004
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,566

OFFICERS:

CLINTON BOOTH, PRESIDENT; KEVIN A. MARVIN, VICE PRESIDENT/CASHIER

DIRECTORS:

GEORGE J. MURPHY JR., ALICE CAGLE, KEVIN A. MARVIN, GILBERT C. WILSON,
 CHRISTOPHER M. EGGER, CLINTON BOOTH

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,495
B. INTEREST-BEARING BALANCES.....	891
2. SECURITIES.....	2,888
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,360
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,179
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	87
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,092
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	111
7. OTHER REAL ESTATE OWNED.....	89
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	147
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,073
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,073
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,372
(1) NONINTEREST-BEARING.....	1,365
(2) INTEREST-BEARING.....	11,007
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,418
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	255
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	655
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	655
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,073

OFFICERS:

AUGUST J. FISCHER, PRESIDENT; CAROL SHARP, VICE PRESIDENT;
 JANICE HEIDRICK, CASHIER

DIRECTORS:

FRED DRANSFELDT, AUGUST J. FISCHER, CAROL SHARP, NEAL M. PRICE,
 CHARLES S. HOVER, WILLIAM G. HANSCHMIDT, RONALD RAAB, JOANN FETTERS

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,611
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	5,044
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,421
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	388
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,033
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,939
7. OTHER REAL ESTATE OWNED.....	887
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	213
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,076
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,076
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,891
(1) NONINTEREST-BEARING.....	6,779
(2) INTEREST-BEARING.....	13,112
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	5
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	92
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,988
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,062
25. SURPLUS.....	826
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	800-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,088
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,088
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,076

OFFICERS:

LARRY NEUSCHWANGER, PRESIDENT; DONALD S. CAMENGA, VICE PRESIDENT;
 RODNEY PIEPER, CASHIER

DIRECTORS:

LARRY NEUSCHWANGER, LAVERN GLOVER, IVAN SHUPE, CARLTON C. BARNETT

DECEMBER 31, 1991 DDD OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	537
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	9D9
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,24D
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,422
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	45
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,377
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	186
7. OTHER REAL ESTATE OWNED.....	7
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
1D. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	166
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,422
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,422

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,597
(1) NONINTEREST-BEARING.....	1,224
(2) INTEREST-BEARING.....	6,373
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	130
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,727
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	430
25. SURPLUS.....	28
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	237
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	695
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	695
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,422

OFFICERS:

RAY E. ROBINSON, PRESIDENT; DARYL THIERER, VICE PRESIDENT/CASHIER

DIRECTORS:

SAM CARICATO, CHARLES R. WILLIAMS, FRED GORSICH, RAY E. ROBINSON,
 ROBERT H. REDWINE, DARRYL BIGGERSTAFF, DR. P. ANTHONY ZEISS,
 DANIEL L. TANNER, LEE W. SIMPSON

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,127
B. INTEREST-BEARING BALANCES.....	298
2. SECURITIES.....	4,328
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,425
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,682
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	197
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,485
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	280
7. OTHER REAL ESTATE OWNED.....	48
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	219
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,210
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,210

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,654
(1) NONINTEREST-BEARING.....	2,004
(2) INTEREST-BEARING.....	11,650
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,753
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	303
25. SURPLUS.....	370
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	784
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,457
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,457
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,210

OFFICERS:

MAHLON WHITE, CHAIRMAN OF BOARD/PRESIDENT; RICHARD A. SEUL, CEO/EXEC. VICE PRESIDENT; ROBERT L. FREEMAN, SR. VICE PRESIDENT; VERNON K. COCHRAN, WALTER CARSELLA, MARGARET EICHMAN, SAMUEL J. KIEFFER III, ROSE MASTERANTONIO, RONALD E. ORESKOVICH, JAMES L. RICHARDSON, LUCILLE WILCOX, VICE PRESIDENTS

DIRECTORS:

MAHLON T. WHITE, TED AGUILERA, EDWARD J. DEPOSE, KENNETH J. HOESCHEN, WALTER J. PREDOVICH

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		9,541
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		42,397
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		7,850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	65,777	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,315	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		64,462
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		4,886
7. OTHER REAL ESTATE OWNED.....		1,116
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		2,343
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		132,595
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		132,595

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		123,436
(1) NONINTEREST-BEARING.....	23,884	
(2) INTEREST-BEARING.....	99,552	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		238
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		653
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		124,327
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,125
25. SURPLUS.....		5,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,643
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,268
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		8,268
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		132,595

OFFICERS:

MARK A. MILLER; PRESIDENT; KIM S. KORBER, CASHIER

DIRECTORS:

REGINALD LANDRUM, DR. WILLIAM LEWALLEN, JR., SUE MASTRO,
 MARK A. MILLER, DR. LYNN PHELPS

DECEMBER 31, 1991		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	892	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,192
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	970	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,567	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	97	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,470
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		60
7. OTHER REAL ESTATE OWNED.....		22
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		92
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		8,698
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		8,698
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,843
(1) NONINTEREST-BEARING.....	1,827	
(2) INTEREST-BEARING.....	6,016	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		7,890
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		350
25. SURPLUS.....		250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		208
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		808
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		808
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		8,698

OFFICERS:

ROBERT L. HAYS, PRESIDENT/CEO; EARL F. LEHIGH, SR. VICE PRESIDENT;
 RICHARD T. TEMPELMAN, SHERMAN H. FRENCH, NICK SAULTERS, O.F. JACKSON,
 FIRST VICE PRESIDENTS; ERNEST HERZBERGER, LARRY TOPP, MICHAEL A.
 CAFASSO, JAMES A. MURRAY, PHILLIP W. HOCKER, MARY LEE LOBATO,
 ALICE OTOUPALIK, SHARON DRAKE, VICE PRESIDENTS

DIRECTORS:

ROBERT L. HAYS, JAMES H. KIRKLAND, KERRY D. GLADNEY, THOMAS R. WELTE,
 EARL F. LEHIGH, ROBERT D. RICE, FRANK R. ALLEN, JOSEPH O. WATSON, III,
 BERT HARTMAN, JOHN L. ARY

DECEMBER 31, 1991 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		9,729
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		44,648
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		11,090
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	69,414	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	902	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		68,512
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,901
7. OTHER REAL ESTATE OWNED.....		796
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,896
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		138,572
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		138,572

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		128,595
(1) NONINTEREST-BEARING.....		19,194
(2) INTEREST-BEARING.....		109,401
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		240
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		1,000
16. OTHER BORROWED MONEY.....		64
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		669
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		130,568
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,250
25. SURPLUS.....		4,250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,504
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,004
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		8,004
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		138,572

OFFICERS:

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, VICE PRESIDENT/CASHIER

DIRECTORS:

G.G. ANDERSEN, HOWARD BRUNER, HENRY PARKER, DANA BENNETT,
 TRAVIS L. WALLER

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	281
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	886
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,555
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,509
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	34
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,475
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	314
7. OTHER REAL ESTATE OWNED.....	33
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	74
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,618
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,618

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,810
(1) NONINTEREST-BEARING.....	891
(2) INTEREST-BEARING.....	4,919
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	90
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,900
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	351
25. SURPLUS.....	232
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	135
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	718
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	718
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,618

OFFICERS:

BOB H. WHITE, PRESIDENT; JON L. BLOCKER, EXEC. VICE PRESIDENT;
 JUDITH ANN ALLEN, VICE PRESIDENT/CASHIER

DIRECTORS:

BOB H. WHITE, JON L. BLOCKER, MICHAEL J. PINT

DECEMBER 31, 1991

DOD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	965
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,175
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	260
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,425
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	92
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,333
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	317
7. OTHER REAL ESTATE OWNED.....	338
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	151
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,539
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,539

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,969
(1) NONINTEREST-BEARING.....	1,394
(2) INTEREST-BEARING.....	9,575
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	2DD
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,242
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	19D
25. SURPLUS.....	510
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	597
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,297
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,297
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,539

OFFICERS:

ELIZABETH A. GUTHRIE, PRESIDENT; LENORA SMUTS, VICE PRESIDENT/
 CASHIER

DIRECTORS:

E. A. GUTHRIE, KEITH POOLE, CARL B. RECTOR, DANIEL S. SIMON,
 ROBERT COTT, KENNETH DOTSON

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	812	
B. INTEREST-BEARING BALANCES.....	1,031	
2. SECURITIES.....	2,332	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	460	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,572	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	122	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	5,450	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	114	
7. OTHER REAL ESTATE OWNED.....	59	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	177	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,435	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,435	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	9,602	
(1) NONINTEREST-BEARING.....	1,358	
(2) INTEREST-BEARING.....	8,244	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	48	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,650	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	734	
25. SURPLUS.....	16	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	35	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	785	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	785	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,435	

OFFICERS:

PAULINE G. KREPS, PRESIDENT; DENNIS L. KREPS, SR. VICE PRESIDENT;
 CANDICE KREPS, ASST. VICE PRESIDENT/CASHIER; LINDA ESTEP, A. L. KREPS,
 VICE PRESIDENTS

DIRECTORS:

P. G. KREPS, A. L. KREPS, LARRY CHENEY, L. DALE GOODWIN

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	149
B. INTEREST-BEARING BALANCES.....	1,438
2. SECURITIES.....	3,221
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,265
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	114
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,151
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	94
7. OTHER REAL ESTATE OWNED.....	181
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	925
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,959
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,959

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,430
(1) NONINTEREST-BEARING.....	726
(2) INTEREST-BEARING.....	7,704
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	306
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,736
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	470
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	553
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,223
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,223
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,959

OFFICERS:

LEO H. VERVERS, CHAIRMAN OF THE BOARD; MICHAEL B. MCDONELL, PRESIDENT;
 CHARLES L. VERVERS, DAN R. ANDERSON, VICE PRESIDENTS; MARIAN JENSEN,
 VICE PRESIDENT/CASHIER

DIRECTORS:

LEO H. VERVERS, MICHAEL B. MCDONELL, CHARLES L. VERVERS,
 NICHOLAS L. LOVITT

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,139
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	21,478
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	B,833
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,257
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	151
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,106
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	898
7. OTHER REAL ESTATE OWNED.....	97
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	96
11. OTHER ASSETS.....	547
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	49,194
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	49,194

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	45,733
(1) NONINTEREST-BEARING.....	9,587
(2) INTEREST-BEARING.....	36,146
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	271
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	46,004
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	87B
25. SURPLUS.....	1,122
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,190
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,190
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,190
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	49,194

OFFICERS:

STAN KORNASIEWICZ, PRESIDENT; GLEN JAMMARON, EXEC. VICE PRESIDENT;
 SHERI SMITH, VICE PRESIDENT/CASHIER;

DIRECTORS:

J. ROBERT YOUNG, WILLIAM B. VOLLBRACHT, ERNEST GIANINETTI,
 PETER N. GUY, WALLACE A.E. DEBEQUE, RODNEY E. SLIFER, STAN
 KORNASIEWICZ, JACK E. EDGINGTON, ROBERT F. DOWNS

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,469
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,169
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,347
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	23,795
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	326
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	23,469
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	568
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,326
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,348
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	32,348

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	29,866
(1) NONINTEREST-BEARING.....	8,345
(2) INTEREST-BEARING.....	21,521
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	161
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,027
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	260
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,561
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,321
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,321
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,348

OFFICERS:

RICHARD PATTERSON, PRESIDENT; ROBERT DOWELL, DONNA DOWELL, VICE
PRESIDENTS; HALLIE C. JORDAN, CASHIER

DIRECTORS:

OLEN H. HARDY, ROBERT G. DOWELL JR., BERNARD C. NEILL,
RICHARD H. PATTERSON, FRANK WILLSON

DECEMBER 31, 1991 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,853
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	23,636
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	2,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,321
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	91
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,230
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	173
7. OTHER REAL ESTATE OWNED.....	10
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	772
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	38,974
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	38,974

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	34,737
(1) NONINTEREST-BEARING.....	2,525
(2) INTEREST-BEARING.....	32,212
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	580
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,317
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,457
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,657
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,657
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	38,974

OFFICERS:

KENNETH R. RECKER, PRESIDENT; W. EDWARD GOODYEAR, EXEC. VICE PRESIDENT

DIRECTORS:

LAWRENCE A. FAIN, ROBERT F. CALMAN, JAMES C. KEARNEY,
 PETER W. WILLIAMS, CLIFFORD B. RUSSELL, H. DAVID ZABEL,
 GARY D. MIELKE, ADAM M. ARON, W. EDWARD GOODYEAR

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,931	
B. INTEREST-BEARING BALANCES.....	17	
2. SECURITIES.....	27,036	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	800	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,375	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	131	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	12,244	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,470	
7. OTHER REAL ESTATE OWNED.....	34	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....	171	
11. OTHER ASSETS.....	734	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	45,437	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	45,437	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	38,813	
(1) NONINTEREST-BEARING.....	5,662	
(2) INTEREST-BEARING.....	33,151	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....	3,286	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	421	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	42,520	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	377	
25. SURPLUS.....	1,203	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,337	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,917	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,917	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	45,437	

OFFICERS:

DAN E. LONG, PRESIDENT; WAYNE J. PIMPLE, VICE PRESIDENT;
 STEPHEN L. MAY, CASHIER

DIRECTORS:

DAN E. LONG, THOMAS A. PAISON, JOHN NICHOLS, DEAN E. KASPER,
 VERNON CARTER, GALEN BAMFORD, JON P. COATES, ROBERT C. MCATEE,
 WAYNE J. PIMPLE, CHARLES KREAGER, RICHARD LAMB

DECEMBER 31, 1991
 ASSETS:

DDO OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,839
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	11,699
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	34,215
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,163
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	33,052
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	570
7. OTHER REAL ESTATE OWNED.....	679
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	999
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	53,188
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	53,188

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	46,832
(1) NONINTEREST-BEARING.....	5,976
(2) INTEREST-BEARING.....	40,856
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	53
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	438
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	47,323
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	450
25. SURPLUS.....	2,550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,865
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,865
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,865
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	53,188

OFFICERS:

GARNER F. HILL, CHAIRMAN OF THE BOARD; WILLIAM DODGE, PRESIDENT;
 W. REID LEA, VICE PRESIDENT/CASHIER

DIRECTORS:

GARNER F. HILL, ELI W. GORDON, DAVID MALLETTE, GERALD E. LEWIS,
 PETER R. DECKER

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,191
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,841
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,230
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,261
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	253
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20,008
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	191
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	360
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,821
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	32,821

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,161
(1) NONINTEREST-BEARING.....	9,283
(2) INTEREST-BEARING.....	20,878
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	43
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	144
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,348
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	75
25. SURPLUS.....	495
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,903
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,473
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,473
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,821

OFFICERS:

JANET PEARSON, PRESIDENT; PATRICIA ANDERSON, VICE PRESIDENT/CASHIER

DIRECTORS:

JAMES L. RUMSEY, RICHARD B. TUCKER, ROBERT S. TUTAG, JANET PEARSON,
 LEWIS M. BORDEN, III, ROBERT GREENE, GARY S. JUDD
 G. JACKSON TANKERSLEY (ADVISORY DIRECTOR)

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	922	
B. INTEREST-BEARING BALANCES.....	13	
2. SECURITIES.....		5,184
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,506	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	171	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,335
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	479	
7. OTHER REAL ESTATE OWNED.....	322	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		15
11. OTHER ASSETS.....		182
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		16,452
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		16,452

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,234
(1) NONINTEREST-BEARING.....	2,646	
(2) INTEREST-BEARING.....	7,588	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		900
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		4,400
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		49
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		15,583
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	600	
25. SURPLUS.....	511	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	242-	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	869	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	869	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		16,452

KEYBANK
THORNTON

OFFICERS:

EDWARD P. MATTAR III, CHIEF EXECUTIVE OFFICER; EVELYN J. WISEMAN, LOAN/OPERATIONS; CHARLES A. WOLFSCHLAG, FINANCE OFFICER

DIRECTORS:

EDWARD P. MATTAR III, EVELYN J. WISEMAN, MARALYNN POTTS HANEY, JOANNE BROWN, RICHARD DURAN

DECEMBER 31, 1991
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	248
B. INTEREST-BEARING BALANCES.....	281
2. SECURITIES.....	217
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,464
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	101
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,363
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	167
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	171
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,647
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,647

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,787
(1) NONINTEREST-BEARING.....	729
(2) INTEREST-BEARING.....	4,058
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,823
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	224
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	824
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	824
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,647

OFFICERS:

IVAN FUGATE, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD K. EASTERLY, EXEC. VICE PRESIDENT; CASSANDRA TYRELL, SR. VICE PRESIDENT/CASHIER; P. WENDELL MEADOWS, MYRTLE ANN WATSON, DYONNE F. HAWKINS, VICE PRESIDENTS

DIRECTORS:

IVAN D. FUGATE, JAMES W. LANGLEY M.D., RICHARD K. EASTERLY, CASSANDRA TYRRELL, MIRIAM E. WEBB

DECEMBER 31, 1991 ODD OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,957
B. INTEREST-BEARING BALANCES.....	399
2. SECURITIES.....	15,350
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	1,365
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,897
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	3BD
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20,517
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	7DD
7. OTHER REAL ESTATE OWNED.....	2,101
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	689
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	45,D7B
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	45,D7B

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	40,571
(1) NONINTEREST-BEARING.....	12,717
(2) INTEREST-BEARING.....	27,854
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	277
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	146
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....	40,994
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	1,2DD
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,084
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,084
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,084
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	45,078

OFFICERS:

ROGER A. BEHLER, PRESIDENT; MARK RISTOW, EXEC. VICE PRESIDENT/CASHIER
 ANDREW H. HANCOCK, SR. VICE PRESIDENT

DIRECTORS:

ROBERT S. APPEL, HARRY H. FRAMPTON III, LARRY J. HAUSERMAN,
 WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
 ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C.
 WILLIAMS, ROGER A. BEHLER

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,113
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	19,761
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,446
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	65,237
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	827
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	64,410
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,849
7. OTHER REAL ESTATE OWNED.....	4,419
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,636
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	99,634
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	99,634

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	92,234
(1) NONINTEREST-BEARING.....	21,621
(2) INTEREST-BEARING.....	70,613
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	545
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	92,779
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,925
25. SURPLUS.....	2,015
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,915
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,855
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,855
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	99,634

OFFICERS:

RICHARD W. PEDEN, PRESIDENT; ROSA M. DOWDELL, VICE PRESIDENT/CASHIER;

DIRECTORS:

CHRIS M. FURNEAUX, DAVID E. WATTENBERG, RICHARD W. PEDEN,
 JANET D. PEDEN, ROSA M. DOWDELL

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	48B
B. INTEREST-BEARING BALANCES.....	297
2. SECURITIES.....	4,648
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,D10
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,3DD
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	55
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,245
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	53
7. OTHER REAL ESTATE OWNED.....	107
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	122
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,97D
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,970

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	B,939
(1) NONINTEREST-BEARING.....	1,838
(2) INTEREST-BEARING.....	7,1D1
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	88
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,027
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	475
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	31B
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	943
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	943
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,970

OFFICERS:

LARRY E. HARPER, PRESIDENT; GREG HUMM, VICE PRESIDENT; JUDY BEZONA,
 VICE PRESIDENT/CASHIER

DIRECTORS:

JED BURNHAM, ROBERT STUHBAUGH, CLARK SMITH, LARRY E. HARPER,
 WARREN KONKEL

DECEMBER 31, 1991 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,525
B. INTEREST-BEARING BALANCES.....		893
2. SECURITIES.....		3,513
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..		
A. FEDERAL FUNDS SOLD.....		1,425
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,379	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	330	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,049
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		236
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		472
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		18,113
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		900
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		19,013

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		17,002
(1) NONINTEREST-BEARING.....	1,797	
(2) INTEREST-BEARING.....	15,205	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		155
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		17,157
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		490
25. SURPLUS.....		660
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		194-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		956
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		900
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,856
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		19,013

OFFICERS:

BILL BOWLDS, PRESIDENT; ROBERT V. MITCHELL, CASHIER

DIRECTORS:

BILL BOWLDS, STANLEY A. COLEMAN, H. DAVID TONSING, ARLIE RIGGS,
 JERRY L. CANTWELL, ROBERT M. SENDERHAUF

DECEMBER 31, 1991	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	705
B. INTEREST-BEARING BALANCES.....	1,078
2. SECURITIES.....	1,379
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,063
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	55
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,008
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	87
7. OTHER REAL ESTATE OWNED.....	213
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	111
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,531
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,531
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,750
(1) NONINTEREST-BEARING.....	1,822
(2) INTEREST-BEARING.....	5,928
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,796
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	160
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	375
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	735
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	735
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,531

OFFICERS:

THOMAS M. JONES, PRESIDENT; CHERI BABNIK, MERLE M. KLOCKE, VICE
 PRESIDENTS; MARY JANE HANSEN, VICE PRESIDENT/CASHIER

DIRECTORS:

WILBUR FLACHMAN, PAUL F. GLASGOW, DONALD K. HOGOBOOM,
 THOMAS M. JONES, JERRY J. TEPPER, STEPHEN C. THOMASON

DECEMBER 31, 1991 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,100
B. INTEREST-BEARING BALANCES.....	1,000
2. SECURITIES.....	7,516
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	2,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	21,549
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	26B
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,281
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	689
7. OTHER REAL ESTATE OWNED.....	755
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	438
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	35,979
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	35,979

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,759
(1) NONINTEREST-BEARING.....	8,524
(2) INTEREST-BEARING.....	24,235
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	159
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	32,918
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,561
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,061
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,061
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)...	35,979

OFFICERS:

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; BARBARA J. POWERS, PRESIDENT;
 JAMES R. LEPOR, VICE PRESIDENT; LINDA ALEXANDER, CASHIER

DIRECTORS:

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D.,
 BARBARA J. POWERS, WILLIAM G. ROSS, GEORGE T. SWEENEY,
 THOMAS I. SWEENEY, M.D.

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,363	
B. INTEREST-BEARING BALANCES.....	88	
2. SECURITIES.....	9,733	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	3,130	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	2B,106	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	566	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	27,540	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,206	
7. OTHER REAL ESTATE OWNED.....	2,944	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	604	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	50,608	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	50,608	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	47,064	
(1) NONINTEREST-BEARING.....	9,116	
(2) INTEREST-BEARING.....	37,948	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	253	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	47,317	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	720	
25. SURPLUS.....	1,340	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,231	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,291	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,291	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	50,608	

OFFICERS:

KELSO KELLY, PRESIDENT; JAMES L. MILES, VICE PRESIDENT;
 KATHRYN S. FUJITA, CASHIER

DIRECTORS:

GARY S. JUDD, LEWIS M. BORDEN III, G. JACKSON TANKERSLEY JR.,
 RICHARD TUCKER, BOB REENE, C. KELSO KELLY, JAMES L. RUMSEY,
 ROBERT S. TUTAG

DECEMBER 31, 1991 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,124
B. INTEREST-BEARING BALANCES.....	5
2. SECURITIES.....	760
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	265
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,577
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	169
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,408
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	325
7. OTHER REAL ESTATE OWNED.....	355
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	138
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,380
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,380

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,236
(1) NONINTEREST-BEARING.....	2,521
(2) INTEREST-BEARING.....	6,715
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	600
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	55
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,891
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	654
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	465-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	489
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	489
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,380

OFFICERS:

GAROLD A. PRYOR, PRESIDENT; GAIL STENCEL, VICE PRESIDENT/CASHIER;

DIRECTORS:

RANDALL BENDER, KIRK HOWELL, HENRY KAMMERZELL, GAROLD A. PRYOR

DECEMBER 31, 1991
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	993	
B. INTEREST-BEARING BALANCES.....	100	
2. SECURITIES.....	701	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,440	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,476	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	B3	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	4,393	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	222	
7. OTHER REAL ESTATE OWNED.....	237	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	145	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	B,231	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..	B,231	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	7,804	
(1) NONINTEREST-BEARING.....	2,673	
(2) INTEREST-BEARING.....	5,131	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	2B	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,832	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	105	
25. SURPLUS.....	22B	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	66	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	399	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)....	399	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,231	

OFFICERS:

FREDERICK A. ESGAR, PRESIDENT; DAVID S. ESGAR, VICE PRESIDENT;
 KENT WOLLERT, CASHIER; CATHY SMOTHERMAN, ASSISTANT CASHIER

DIRECTORS:

D. WAYNE HAYS, ROBERT TEMPEL, MARJORIE LUBBERS, RONALD WOLLERT,
 LUSTY REYHER, ARTHUR ESGAR, FREDERICK ESGAR, DAVID ESGAR,

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		192
B. INTEREST-BEARING BALANCES.....		801
2. SECURITIES.....		8,729
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	20,809	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	500	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,309
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		160
7. OTHER REAL ESTATE OWNED.....		69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,016
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		32,376
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		32,376

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		26,573
(1) NONINTEREST-BEARING.....	2,402	
(2) INTEREST-BEARING.....	24,171	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		473
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		27,046
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		110
25. SURPLUS.....		2,090
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		3,130
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		5,330
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		5,330
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		32,376

OFFICERS:

MEL YLARRAZ, CHAIRMAN OF THE BOARD; JAMES A. RUTZ, PRESIDENT;
 DENNIS HOLMAN, DELORES WILHELM, VICE PRESIDENTS

DIRECTORS:

MEL YLARRAZ, MARJORIE A. KADLUB, JAMES A. RUTZ, ED DUGGAN,
 LUTHER E. HARRIS

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,224	
B. INTEREST-BEARING BALANCES.....	1,571	
2. SECURITIES.....	5,239	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	935	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,481	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	162	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	10,319	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	733	
7. OTHER REAL ESTATE OWNED.....	237	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	272	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,530	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,530	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	19,018	
(1) NONINTEREST-BEARING.....	3,152	
(2) INTEREST-BEARING.....	15,866	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	139	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,157	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	200	
25. SURPLUS.....	454	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	719	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,373	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,373	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,530	

OFFICERS:

GARTH L. GIBSON, PRESIDENT; W. MIKE NICHOLS, VICE PRESIDENT

DIRECTORS:

DENNIS WHITE, ROY DINSDALE, JOHN R. DENT, CHRISTOPHER DINSDALE,
 GARTH L. GIBSON

DECEMBER 31, 1991

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		970
B. INTEREST-BEARING BALANCES.....		480
2. SECURITIES.....		9,471
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,528	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	120	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,408
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		461
7. OTHER REAL ESTATE OWNED.....		128
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		367
11. OTHER ASSETS.....		379
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		20,664
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		20,664

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,114
(1) NONINTEREST-BEARING.....	2,273	
(2) INTEREST-BEARING.....	15,841	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		88
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		175
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		18,377
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		100
25. SURPLUS.....		2,126
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		82
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		21
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,287
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,287
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		20,664

OFFICERS:

ROBERT G. EICHMAN, PRESIDENT; JOHN H. ELWELL, SR. VICE PRESIDENT;
 KENNETH W. MOORE, VICE PRESIDENT; MARILYN CUMMINS, CASHIER

DIRECTORS:

A.E. BORN, B.W. DOUGHERTY, R.G. EICHMAN, J.H. ELWELL,
 M.E. MACDOUGALL, PETER R. SPAHN, CONRAD T. WILSON

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,354	
B. INTEREST-BEARING BALANCES.....	225	
2. SECURITIES.....	15,331	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....	1,400	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,132	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	117	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	10,015	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	601	
7. OTHER REAL ESTATE OWNED.....	80	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	413	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,419	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,419	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	26,777	
(1) NONINTEREST-BEARING.....	4,825	
(2) INTEREST-BEARING.....	21,952	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	163	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,940	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	240	
25. SURPLUS.....	1,000	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,239	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,479	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,479	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,419	

OFFICERS:

GEORGE H. PEAKER, PRESIDENT; CURTIS P. NOFFSINGER, VICE PRESIDENT;
 M. KATHERINE HASLETT, CASHIER

DIRECTORS:

GARY L. RIFE, GEORGE H. PEAKER, ROBERT D. BUCHANAN, GERALD E. ZION,
 STANLEY M. EVANS

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		755
B. INTEREST-BEARING BALANCES.....		569
2. SECURITIES.....		1,418
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,255
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,145	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		105
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,040
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		35
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		466
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,538
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		11,538

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,372
(1) NONINTEREST-BEARING.....	1,633	
(2) INTEREST-BEARING.....		8,739
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		24
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		111
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,507
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		231
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,031
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,031
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		11,538



OFFICERS:

HOYT E. STRINGER, PRESIDENT; MIKE CAMPBELL, VICE PRESIDENT/CASHIER;
 RONALD BUKOW, STEPHEN D. BRANDON, GARY L. FITE,
 HERBERT F. SMITH, JOSEPH L. HENRY, VICE PRESIDENTS

DIRECTORS:

JOSEPH L. HENRY, SAM MANNOS, ROBERT DINGES

DECEMBER 31, 1991 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	184
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	872
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,962
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	134
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,828
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	24
7. OTHER REAL ESTATE OWNED.....	52
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,091
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,301
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,301

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,501
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	4,501
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,795
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	10
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	60
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,366
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	435
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	935
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	935
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,301

OFFICERS:

JOHN J. KRIEGER, CHAIRMAN/PRESIDENT/CEO; WAYNE GREENHOLTZ, SR. VICE
PRESIDENT; DAVID A. BROWN, VICE PRESIDENT/CASHIER;
SHARI L. ULERY, VICE PRESIDENT

DIRECTORS:

JOHN J. KRIEGER, SHARI L. ULERY, DAVID A. BROWN, W. ALVON SPARKS, JR
EDWARD H. UTLEY

DECEMBER 31, 1991
ASSETS:

000

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,630
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	638
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	
(1) NONINTEREST-BEARING.....	414
(2) INTEREST-BEARING.....	24,005
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	
25. SURPLUS.....	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	





THE COLORADO STATE BANKING BOARD RULES
PERTAINING TO TRUST COMPANIES
(Promulgated, Repealed or Amended During the Period
January 1, 1991 through December 31, 1991)

RC-2 Capital

Repealed July 1, 1991

RC-3 Adequacy of Capital

Repealed July 1, 1991

RC-11 Scope of Directors' Examinations [11-23-118(2)]

A. Definitions

For purposes of this regulation the term reviewer shall mean such public accountant or other independent person(s) as determined by the Banking Board.

B. Examination Scope

For the purposes of C.R.S. 11-23-118(2) a trust company (institution) at a minimum shall perform annually the procedures as set forth in Appendix A as the scope of a directors' examination. The recommended procedures are intended to address the high risk areas common to all financial institutions. However, each institution must review its own particular business and determine if additional procedures are required to cover other high risk areas. The reviewer should be informed of and permitted access to all examination reports, administrative orders, and any additional communications between the institution and the Division of Banking, including the Colorado State Banking Board, as well as, the appropriate federal regulatory agency. The auditor should obtain institution management's written representation that he or she has been informed of and granted access to all such documents prior to completion of the field work.

C. Extent of Testing

Where the procedures set forth in Appendix A require testing or determinations to be made, sampling may be used. Both judgmental and statistical sampling may be acceptable methods of selecting samples to test. Sample sizes should be consistent with generally accepted auditing standards or as agreed upon by the reviewer and the institution client. In any event, the sampling method and extent of testing, including sample size(s) used, should be disclosed in the directors' examination report.

D. Reports to be Filed with the Division of Banking

After the completion of the procedures or agreed-upon procedures set forth in Appendix A, the independent reviewer should evaluate the results of his/her audit work and promptly prepare and submit a report addressed to the board of directors of the institution. This report should detail the findings and suggestions resulting from performance of these auditing procedures. Independent reviewers should include in their report, as a minimum:

- (1) financial statements (balance sheet and statement of earnings as of the examination date);
- (2) the accounts or items on which the procedures were applied;

- (3) the sampling methods used;
- (4) the procedures and agreed-upon extent of testing performed;
- (5) the accounting basis either generally accepted accounting principles (GAAP) or regulatory required accounting on which the accounts or items being audited are reported;
- (6) the reviewer's findings; and
- (7) the date as of which the procedures were performed.

The reviewer should sign and date the report, which should also disclose the reviewer's business address. The institution must send a copy of this report, the engagement letter, and any management letter or similar letter of recommendations to the Division of Banking and, if applicable, to the appropriate federal regulators within 30 days after its receipt, but no later than 150 days after the date of examination. In addition, each institution should promptly notify the Division of Banking when any reviewer is engaged to perform a directors' examination and when a change in its reviewer occurs.

E. References

Generally acceptable accounting principles are issued by the Financial Accounting Standard Board which is a arm of the Financial Accounting Foundation, an independently chartered institution.

Section 23A of the Federal Reserve Act, also known as 12 USC 371c, is a law enacted by the United States Congress and administered by the Board of Governors of the Federal Reserve System.

Regulation O of the Board of Governors of the Federal Reserve System, also known as 12 CFR 215, is a regulation enacted by the Federal Reserve Board under the authority granted by the United States Congress and administered by the Board of Governors of the Federal Reserve System.

This rule does not include amendments to or editions of the referenced materials later than the effective date of the rule, October 24, 1990

For more detailed information pertaining to this rule, please contact the secretary for the State Banking Board at 303 West Colfax, Suite 650, Denver, CO 80204, (303) 866-6440.

Appendix A TC-11

For the purposes of C.R.S. 11-23-11B(2) a trust company (institution), at a minimum, shall have the following procedures performed annually.

A. SECURITIES

1. Review the investment policies and procedures established by the institution's board of directors (BOD). Review the BOD (or investment committee) minutes for evidence that these policies and procedures are periodically reviewed and approved. The policies and procedures should include, but not be limited to:
 - a. Investment objectives, including use of "held for sale" and trading activities;
 - b. Permissible types of investments;
 - c. Diversification guidelines to prevent undue concentration;

- d. Maturity schedules;
 - e. Limitation on quality ratings;
 - f. Hedging activities and other uses of futures, forwards, options, and other financial instruments;
 - g. Handling exceptions to standard policies;
 - h. Valuation procedures and frequency;
 - i. Limitations on the investment authority of officers; and
 - j. Frequency of periodic reports to the BOD on securities holdings.
2. Test the investment procedures and ascertain whether information reported to the BOD (or investment committee) for securities transactions is in agreement with the supporting data by comparing the following information on such reports to the trade tickets for a sample of items (including futures, forwards, and options):
- a. Descriptions
 - b. Interest rate
 - c. Maturity
 - d. Par value, or number of shares
 - e. Cost
 - f. Market value on date of transaction (if different than cost)
3. Using the same sample items, analyze the securities register for accuracy and confirm the existence of the sample items by examining securities physically held in the institution and confirming the safekeeping of those securities held by others.
4. Balance investment subledger(s) or reconcile computer-generated trial balances with the general ledger control accounts for each type of security .
5. Review policies and procedures for controls which are designed to ensure that unauthorized transactions do not occur. Ascertain through reading of policies, procedures, and BOD minutes whether investment officers and/or appropriate committee members have been properly authorized to purchase/sell investments and whether there are limitations or restrictions on delegated responsibilities.
6. Obtain a schedule of the book, par, and market values of securities as well as their rating classifications. Test the accuracy of the market values of a sample of securities and compare the ratings listed to see that they correspond with those of the rating agencies. Review the institution's documentation on any permanent declines in value that have occurred among the sample of securities to determine that any recorded declines in market value are appropriately computed. Examine the institution's computation of the allowance account for securities, if any, for proper presentation and adequacy.
7. Test securities income and accrued interest by:
- a. determining the institution's method of calculating and recording interest accruals;
 - b. obtaining trial balances of accrued interest;
 - c. testing the reconciliation of the trial balances to the general ledger;
 - d. determining that interest accruals are not made on defaulted issues;
 - e. selecting items from each type of investment and money market holdings:
 - i. determining the stated interest rate and most recent interest payment date of coupon instruments by reference to sources of such information that are independent of the institution,
 - ii. testing timely receipt of interest payments and correctness of entries to applicable general ledger accounts.

- iii. calculating accrued interest and comparing it to the trial balance,
 - iv. reviewing recorded book value for appropriate accretion of discount and amortization of premium; and
- f. performing an analytical review of yields on each type of investment and money market holdings for reasonableness.
8. Review investment accounts for volume of purchases, sales activity and length of time securities have been held. Inquire as to the institution's intent and ability to hold securities until maturity. (If there is frequent trading in an investment account, such activity may be inconsistent with the notion that the institution has the intent and ability to hold securities to maturity.) Test gains and losses on disposal of investment securities by sampling sales transactions and:
- a. determining sales prices by examining invoices or brokers' advices;
 - b. checking for the use of trade date accounting and the computation of book value on trade date;
 - c. determining that the general ledger has been properly relieved on the investment, accrued interest, premium, discount and other related accounts;
 - d. recomputing the gain or loss and compare to the amount recorded in the general ledger; and
 - e. determining that the sales were approved by the BOD or a designated committee or were in accordance with policies approved by the BOD.
9. Determine that sufficient and adequate securities have been collateralized against uninsured deposits, if applicable.

B. ALLOWANCE FOR FEE RECEIVABLES

1. Review policies and procedures for ensuring the collectibility of fees due.
2. Test charge-offs and recoveries for proper authorization and/or reporting by reference to the board of directors' minutes.
3. Review the institution's computation of the amount needed in the allowance as of the end of the most recent quarter. Documentation should include consideration of the following matters:
 - a. Aging of delinquent fees;
 - b. Ability to offset fees to account assets;
 - c. Valuation and marketability of assets in fee delinquent accounts;
 - d. Trends in the level of delinquent fees as compared with previous loss and recovery experience;
 - e. Monitoring controls; and
 - f. Collection efforts, both internal and through outside sources.

C. INSIDER TRANSACTIONS

NOTE: For purposes of this section of the procedures, insiders include all affiliates of the institution (including its parent holding company) and all subsidiaries of the institution, as those terms are defined in section 23A of the Federal Reserve Act, as well as the institution's executive officers, directors, principal shareholders, and their related interests, as those terms are defined in section 215.2 of Federal Reserve Regulation O.

1. Review the institution's policies and procedures to ensure that extensions of credit to and other transactions with insiders are addressed. Ascertain that these policies include specific guidelines defining fair and reasonable transactions between the institution and insiders and test insider transactions for compliance with these guidelines and statutory and regulatory requirements. Ascertain that the policies and procedures on extensions of credit comply with the requirements of Federal Reserve Regulation O.
2. Obtain an institution-prepared list of insiders, including any business relationships they may have other than as nominal customer. Also obtain a list of extensions of credit to and other transactions that the institution, its affiliates, and its subsidiaries have had with insiders that are outstanding as of the audit date or that have occurred since the prior year's external auditing procedures were performed. Compare these lists to those prepared for the prior year's external auditing program to test for completeness.
3. Review the institution's policies and procedures to ensure that expense accounts of individuals who are executive officers, directors, and principal shareholders are addressed and test a sample of the actual expense account records for compliance with these policies and procedures.

D. INTERNAL CONTROLS - GENERAL ACCOUNTING AND ADMINISTRATIVE CONTROLS

1. Review the board of directors' minutes to verify that account reconciliation policies have been established and approved and are reviewed periodically by the BOD. Determine that management has implemented appropriate procedures to ensure the timely completion of reconciliations of accounting records and the timely resolution of reconciling items.
2. Determine whether the institution's policies regarding segregation of duties and required vacations for employees (including those involved in the EDP function) have been approved by the BOD and verify that these policies and the implementing procedures established by management are periodically reviewed, are adequate, and are followed.
3. Confirm a sample of deposits in each of the various types of deposit accounts maintained by the institution. Inquire about controls over dormant deposit accounts.
4. Test to determine that reconciliations are prepared for all significant asset and liability accounts and their related accrued interest accounts, if any, such as "due from" accounts; demand deposits; NOW accounts; money market deposit accounts; other savings deposits; certificates of deposit; and other time deposits. Review reconciliations for:
 - a. timeliness and frequency;
 - b. accuracy and completeness; and
 - c. review by appropriate personnel with no conflicting duties.
5. Compare a sample of balances per reconciliations to the general ledger and supporting trial balances.
6. Examine detail and aging of a sample of reconciling items from those accounts whose reconciliations have been tested and reviewed and a sample of items in suspense, clearing, and work-in-process accounts by:
 - a. testing aging;
 - b. determining whether items are followed up on and appropriately resolved on a timely bases; and
 - c. discussing items remaining on reconciliations and in the suspense account with appropriate personnel to ascertain whether any should be written off.

Review a sample of charged-off reconciling and suspense items for proper authorization.

7. Verify through inquiry and observation that the institution maintains adequate records of its off-balance sheet activities. Review the institution's procedures to determine whether probable or reasonably possible losses exist.

E. INTERNAL CONTROLS - ELECTRONIC DATA PROCESSING CONTROLS

1. Read the BOD's minutes to determine whether the BOD has reviewed and approved the institution's electronic data processing (EDP) policies (including those regarding outside servicers, if any, and the in-house use of individual personal computers (PCs) and personalized programs for official institution records) at least annually, confirm that management has established appropriate implementing procedures, and verify the institution's compliance with these policies and procedures.
 - a. The policies and procedures for either in-house processing or use of an outside service center should include:
 - i. a contingency plan for continuation of operations and recovery when power outages, natural disasters, or other threats could cause disruption and/or major damage to the institution's data processing support (including compatibility of servicer's plan with that of the institution);
 - ii. requirements for EDP-related insurance coverage which include the following provision:
 - (1) extended blanket bond fidelity coverage to employees of the institution or servicer;
 - (2) insurance on documents in transit, including cash letters; and
 - (3) verification of the insurance coverage of the institution or service bureau and the courier service;
 - iii. review of exception reports and adjusting entries approved by supervisors and/or officers;
 - iv. controls for input preparation and control and output verification and distribution;
 - v. "back-up" of all systems, including off-premises rotation of files and programs;
 - vi. security to ensure integrity of data and system modifications; and
 - vii. necessary detail to ensure an audit trail.
 - b. When an outside service center is employed, the policies and procedures should address the following additional items:
 - i. the requirement for a written contract for each automated application detailing ownership and confidentiality of files and programs, fee structure, termination agreement, and liability for documents in transit;
 - ii. review of each contract by legal counsel; and
 - iii. review of each third party review of the service bureau, if any.
2. In the area of general EDP controls, determine through inquiry and observation that policies and procedures have been established for:
 - a. Management and user involvement and approval of new or modified application programs;
 - b. Authorization, approval and testing of system software modifications;
 - c. The controls surrounding computer operations processing;

d. Restricted access to computer operations facilities and resources including:

- i. off-premises storage of master disks and PC disks;
- ii. security of the data center and institution's PCs; and
- iii. use and periodic changing of passwords.

3. With respect to EDP applications controls, inquire about and observe:

a. The controls over:

- i. Input submitted for processing,
- ii. Processing transactions,
- iii. Output,
- iv. Applications on PCs, and
- v. Telecommunications both between and within institution offices;

b. The security over unissued or blank supplies of potentially negotiable items; and

c. The control procedures on wire transfers including:

- i. Authorizations and agreements with customers, including who may initiate transactions,
- ii. Limits on transactions, and
- iii. Call back procedures.

F. TRUST FUNCTION

1. Supervisory Review

a. Determine the significant functions of the department including areas of responsibility within the department and the financial institution

b. Review the institution's written policies to determine sufficient guidelines are established to meet fiduciary responsibilities and to comply with applicable laws. Policies should include:

- i. Account acceptance
- ii. Closed account review
- iii. Investments
- iv. Account review
- v. Discretionary distributions
- vi. Conflicts of interest
- vii. Other as needed for scope of fiduciary activities

c. Ascertain the qualifications of the staff and the board of directors giving consideration to the nature of the fiduciary responsibilities accepted.

d. Determine if board policies are implemented and followed.

2. Accounting and Physical Controls

a. Verify account assets. Include a confirmation from holders of assets retained outside the department.

b. Determine that the assets are adequately safeguarded, and held separate from other assets of the institution.

c. Verify that a vault record of assets under joint custody is maintained.

d. Verify prompt ledger control of assets (including worthless assets), received as original and subsequent deposits of assets, including stock splits and dividends.

e. Verify that fiduciary cash accounts are regularly and appropriately reconciled to demand deposit or money market account statements.

f. Verify that internal balancing control procedures are performed each time account ledgers are posted.

- g. Verify that suspense or operating accounts are reconciled at least monthly, contain only appropriate items and are cleared in a timely manner.
 - h. Reconcile or verify the proper reconciliation of each of the following to the department's general ledger at least quarterly:
 - i. Income cash
 - ii. Principal cash
 - iii. Invested income
 - iv. Invested principal
 - v. Each type of investment, such as stock, bonds, real estate loans and real estate
 - vi. Investments by issuer
 - i. If applicable, verify reconcilements or reconcile outstanding bonds for bond trusteeships, or paying agent activities.
 - j. Verify the accurate payment of dividends.
3. Activity Control
- a. Verify fees paid to the trust company.
 - b. Verify proceeds from sales of assets to brokers' invoices, sellers' receipts, or other evidence of sales price.
 - c. Verify payment for purchases of assets to brokers' invoices, sellers' receipts, or other evidence of purchase price.
 - d. Verify accuracy of amounts and receipt of income from investments.
4. Compliance
- a. Verify that transactions between fiduciary accounts and directors, officers or employees of the institution, its holding company or other related entity do not constitute self-dealing. In general, self-dealing is considered to exist when the fiduciary uses or obtains the property held in a fiduciary capacity for his or her own benefit.
 - b. Review fiduciary account holdings of the following items in light of self-dealing issues.
 - i. Stock, obligations, repurchase agreements, or deposit accounts with the institution, its affiliates or other related organizations in which there exists such an interest that might affect the best judgment of the institution.
 - ii. Obligations of directors, officers and employees of the institution, its holding company or affiliates or other entities with whom there exists a connection as might affect the exercise of the best judgment of the institution.
 - c. Verify that all accounts for which the institution has investment responsibilities are reviewed by the board of directors or a committee thereof.
 - d. Verify that cash receipts are promptly invested or distributed.
 - e. Verified and reviewed the annual audit of each collective investment fund.
5. Administrative Review
- a. Complete administrative reviews of all major account types including but not limited to, personal trusts, estates, corporate trusts, collective investment funds, pension trusts and profit sharing trusts. An acceptable administrative review would perform the following practice
 - i. Determine that the original or authenticated copy of the governing instrument is on file;
 - ii. Determine that synoptic and history records are current, reliable and comprehensive;

- iii. Determine that accounts are administered and invested in conformance with management policies, governing instruments, laws, regulations and sound fiduciary principles;
- iv. Determine that the minutes of the board of directors and committee meetings document the review of trust company activities. Significant practices for the boards' review include the acceptance of new accounts, the closing of accounts and the review of discretionary payments of principal or income; and
- v. Test the accuracy of account statements submitted to beneficiaries.

TC-12 Qualifications for Independent Person(s) Assuming Responsibility for Due Care of Directors' Examinations [11-23-11B(2)]

The following persons may qualify to be responsible for conducting a directors' examination of trust company:

1. A Certified Public Accountant(a) who holds an active certificate under the laws of this state.
2. A qualified independent person(s) or firm whose credentials have been submitted to and approved by the Colorado State Banking Board to conduct such examinations. The Banking Board will take into consideration such things as past proven work of the person or firm, professional reputation, training and education, and capacity to perform the examination in a timely manner.
3. The Banking Board reserves the right to revoke any previously approved qualification for due cause.

TC-13 Minimum Capital Ratios [11-23-106]

A. Purpose

The Colorado State Banking Board (Board) believes a minimum leverage ratio is necessary because the risk-based capital guidelines detailed in TC-14, which are designed solely as a measure of credit risk, create the possibility for significant leverage. Assets that have no credit risk receive a zero percent risk weight and, therefore, require no capital. However, the Board believes that every institution should have at least a base level of capital as protection against risks not measured by the risk-based capital ratio.

B. Definitions For the purpose of this Rule:

1. Adjusted total assets means the average total assets figure required to be computed for and stated in an institution's most recent quarterly "Consolidated Report of Condition" (Call Report), minus end-of-quarter intangible assets that are deducted from Tier 1 capital. The Board reserves the right to require an institution to compute and maintain its capital ratios on the basis of actual, rather than average, total assets when necessary to carry out the purposes of this regulation.
2. Tier 1 Capital means "Tier 1 Capital" as determined according to TC-14, including the deductions described therein.
3. Tier 2 Capital means "Tier 2 Capital" as determined according to TC-14, including the limitations described therein.
4. Total Capital means "Total Capital" as determined according to TC-14, including the deductions described therein.

C. Transitional rules

Intangible assets, other than mortgage servicing rights, purchased prior to April 15, 1985, and accounted for in accordance with the instruction of the Board need not be deducted from Tier 1 Capital until December 31, 1992. However, when combined with other qualifying intangible assets, these intangibles may not exceed 25 percent of Tier 1 Capital. After December 31, 1992, only those intangible assets that meet the criteria contained in TC-14 will not be deducted from Tier 1 Capital.

D. Reservation of Authority

Notwithstanding the definitions of Tier 1 Capital and Tier 2 Capital the Board may find that a newly developed or modified capital instrument constitutes Tier 1 Capital or Tier 2 Capital, and may permit one or more institutions to include all or a portion of funds obtained through such capital instruments as Tier 1 or Tier 2 Capital, permanently or on a temporary basis, for the purpose of compliance with the Board rules.

Similarly, the Board may find that a particular intangible asset need not be deducted from Tier 1 or Tier 2 Capital. Conversely, the Board may find that a particular intangible asset or Tier 1 or Tier 2 Capital component has characteristics or terms that diminish its contribution to an institution's ability to absorb losses, and may require the deduction of this component from the computation of Tier 1 or Tier 2 Capital.

E. Minimum Capital Ratios

1. Risk-weighted asset ratio. All institutions must have and maintain the minimum ratios of Tier 1 and Total Capital to risk-weighted assets as set forth in TC-14.
2. Total asset leverage ratio. All institutions must have and maintain Tier 1 Capital in an amount equal to at least 3.0 percent of adjusted total assets.
3. Additional leverage ratio requirements. An institution operating at or near the level in subsection 2 above is expected to have well-diversified risks, including no undue interest rate risk exposure; excellent control systems; good earnings; high asset quality; high liquidity; and well managed on- and off-balance sheet activities; and in general be considered a strong organization, rated composite 1 under the CAMEL rating system. For all but the most highly-rated institutions meeting the conditions set forth above, the minimum Tier 1 leverage ratio is to be 3 percent plus an additional cushion of at least 100 to 200 basis points. In all cases, institutions should hold capital commensurate with the level and nature of all risks.

F. Applicability

The Board may require higher minimum capital ratios for an individual institution in view of its circumstances. For example, higher capital ratios may be appropriate for:

1. A newly chartered institution;
2. An institution receiving special supervisory attention;
3. An institution which has or is expected to have losses resulting in capital inadequacy;
4. An institution with significant exposure due to interest rate, fiduciary, operational, credit concentration, or similar risks;

5. An institution exposed to a high degree of asset depreciation, or a low level of liquid assets in relation to short term liabilities;
6. An institution exposed to a high volume or particularly severe problem loans.

G. Statute References to Capital

1. As referenced in the statutes the following definitions will apply:
 - a. 11-23-109(1)(d) shall refer to the leverage ratio and Tier 1, Tier 2, and Total Capital.
 - b. 11-23-110(2) shall refer to Total Capital.
 - c. 11-23-110(3) shall refer to Total Capital.
 - d. 11-23-110(5) shall refer to Total Capital.
 - e. 11-23-110(6) shall refer to Total Capital.
 - f. 11-23-122(1) shall refer to the leverage ratio.

TC-14 Risk-Based Capital Definitions and Adequacy. [11-23-106]

A. Purpose.

An important function of the State Banking Board (Board) and the Division of Banking is to evaluate the adequacy of capital maintained by each regulated institution. Such an evaluation involves the consideration of numerous factors, including the riskiness of an institution's assets and off-balance sheet items. This Rule implements the Board's risk-based capital guidelines.

The risk-based capital guidelines establish a minimum capital ratio. Most institutions will be expected to maintain a capital ratio that is above the minimum. The primary focus of the risk-based capital guidelines is credit risk. The guidelines do not explicitly address other types of risk affecting an institution's condition, such as interest rate risk, asset concentrations, fiduciary, and operational risks. Therefore, the level of capital required for an individual institution will depend on that institution's total risk profile, as determined through the supervisory process.

Certain components of capital, categories of on-balance sheet assets, and categories of off-balance sheet items appearing in this rule may not apply to state chartered trust companies. Nothing in this rule shall be construed to increase the powers of state chartered trust companies.

B. Definitions. For the purposes of this Rule, the following definitions apply:

1. "Allowances for fee receivable losses" means the balance of the valuation reserve on December 31, 1968, plus additions to the reserve charged to operations since that date, less losses charged against the allowance net of recoveries.
2. "Associated company" means any corporation partnership, business trust, joint venture, association or similar organization in which an institution directly or indirectly holds a 20 to 50 percent ownership interest.
3. "Banking and finance subsidiary" means any subsidiary of an institution that engages in banking and finance-related activities.

4. "Cash items in the process of collection" means checks or drafts in the process of collection that are drawn on another depository institution, including a central bank and that are payable immediately upon presentation in the country in which the reporting institution's office that is clearing or collecting the check or draft is located; U.S. Government checks that are drawn on the United States Treasury or any other U.S. Government or Government-sponsored agency and that are payable immediately upon presentation; broker's security drafts and commodity or bill-of-lading drafts payable immediately upon presentation in the United States or the country in which the reporting institution's office that is handling the drafts is located; and unposted debits.
5. "Central government" means the national governing authority of a country; it includes the departments of ministries and agencies of the central government and the central bank. The U.S. Central Bank includes the 12 Federal Reserve Banks. The definition does not include the following: State, provincial or local governments; commercial enterprises owned by the central government, which are entities engaged in activities involving trade, commerce or profit that are generally conducted or performed in the private sector of the United States economy; and noncentral government entities whose obligations are guaranteed by the central government.
6. "Commitment" means any arrangement that obligates an institution to:
 - a. Purchase loans or securities; or
 - b. Extend credit in the form of loans or leases, participations in loans or leases, overdraft facilities, revolving credit facilities, or similar transactions.
7. "Common stockholders' equity" means common stock, common stock surplus, undivided profits, capital reserves, adjustments for the cumulative effect of foreign currency translation and net of unrealized losses on noncurrent marketable equity securities.
8. "Conditional guarantee" means a contingent obligation of the United States Government or its agencies, or the central government of an OECD country, the validity of which to the beneficiary is dependent upon some affirmative action--e.g., servicing requirements--on the part of the beneficiary of the guarantee or a third party.
9. "Depository institution" means a financial institution that engages in the business of banking; that is recognized as a bank by the bank supervisory or monetary authorities of the country of its incorporation and the country of its principal banking operations; that receives deposits to a substantial extent in the regular course of business; and that has the power to accept demand deposits. In the U.S., this definition encompasses all federally insured offices of commercial banks, mutual and stock savings banks, savings or building and loan associations (stock and mutual), cooperative banks, credit unions, and international banking facilities of domestic depository institutions. In addition, this definition encompasses all federally insured, Colorado state chartered offices of industrial banks and trust companies. Bank holding companies are excluded from this definition. For the purposes of assigning risk weights, the differentiation between OECD depository institutions and non-OECD depository institutions is based on the country of incorporation. Claims on branches and agencies of foreign banks located in the United States are to be categorized on the basis of the parent bank's country of incorporation.
10. "Exchange rate contracts" include: Cross-currency interest rate swaps; forward foreign exchange rate contracts; currency option purchased; and any similar instrument that, in the opinion of the Board gives rise to similar risks.

11. "Goodwill" means an intangible asset that represents the excess of the purchase price over the fair market value of tangible and identifiable intangible assets acquired in purchases accounted for under the purchase method of accounting.
12. "Intangible assets" include, but are not limited to, purchased mortgage and credit card servicing rights, goodwill, favorable leaseholds, and core deposit value.
13. "Interest rate contracts" include: Single currency interest rate swaps; basis swaps; forward rate agreements; interest rate options purchased; forward deposits accepted; and any similar instrument that, in the opinion of the Board, gives rise to similar risks, including when-issued securities.
14. "Novation" means a bilateral contract between two counterparties under which any obligation to each other to deliver a given currency on a given date is automatically amalgamated with all other obligations for the same currency and value date, legally substituting one single net amount for the previous gross obligations.
15. "OECD-based country" means a member of the grouping of countries that are full members of the Organization of Economic Cooperation and Development, plus countries that have concluded special lending arrangements with the International Monetary Fund (IMF) associated with the IMF's General Arrangements to Borrow. These countries are hereinafter referred to as "OECD countries".
16. "Original maturity" means, with respect to a commitment, the earliest date after a commitment is made on which the commitment is scheduled to expire (i.e., it will reach its stated maturity and cease to be binding on either party), provided that either:
 - a. The commitment is not subject to extension or renewal and will actually expire on its stated expiration date, or
 - b. If the commitment is subject to extension or renewal beyond its stated expiration date, the stated expiration date will be deemed the original maturity only if the extension or renewal must be based upon terms and conditions independently negotiated in good faith with the customer at the time of the extension or renewal and upon a new, bona fide credit analysis utilizing current information on financial condition and trends.
17. "Preferred stock" includes the following instruments:
 - a. "Convertible preferred stock," which means preferred stock that is mandatorily convertible into either common or perpetual preferred stock;
 - b. "Intermediate-term preferred stock," which means preferred stock with an original maturity of at least five years, but less than 20 years;
 - c. "Long-term preferred stock," which means preferred stock with an original maturity of 20 years or more; and
 - d. "Perpetual preferred stock," which means preferred stock without a fixed maturity date that cannot be redeemed at the option of the holder, and that has no other provisions that will require future redemption of the issue.

For purposes of these instruments, preferred stock that can be redeemed at the option of the holder is deemed to have an "original maturity" of the earliest possible date on which it may be so redeemed.

18. "Public-sector entities" include states, local authorities and governmental subdivisions below the central government level in an OECD country. In the United States, this definition encompasses a state, county, city, town, or other municipal corporation, a public authority, and generally any publicly-owned entity that is an instrumentality of a state or municipal corporation. This definition does not include commercial companies owned by the public sector.
19. "Reciprocal holdings of bank capital instruments" means cross-holdings or other formal or informal arrangements in which two or more banking organizations swap, exchange, or otherwise agree to hold each other's capital instruments. This definition does not include holdings of capital instruments issued by other banking organizations that were taken in satisfaction of debts previously contracted, provided that the reporting institution has not held such instruments for more than five years or a longer period approved by the Board.
20. "Replacement cost" means, with respect to interest rate and exchange rate contracts, the loss that would be incurred in the event of a counterparty default, as measured by the net cost of replacing the contract at the current market value. If default would result in a theoretical profit, the replacement value is considered to be zero. The mark-to-market process should incorporate changes in both interest rates and counterparty credit quality.
21. "Residential properties" means houses, condominiums, cooperative units, and manufactured homes. This definition does not include boats or motor homes, even if used as a primary residence.
22. "Risk-weighted assets" means the sum of total risk-weighted balance sheet assets and the total of risk-weighted off-balance sheet credit equivalent amounts. Risk-weighted balance sheet and off-balance sheet assets are calculated in accordance with Section D of this Rule.
23. "Subsidiary" means any corporation, partnership, business trust, joint venture, association or similar organization in which an institution directly or indirectly holds more than a 50% ownership interest. This definition does not include ownership interests that were taken in satisfaction of debts previously contracted, provided that the reporting institution has not held the interest for more than five years or a longer period approved by the Board.
24. "Total capital" means the sum of an institution's core (Tier 1) and qualifying supplementary (Tier 2) capital elements.
25. "Unconditionally cancelable" means, with respect to a commitment-type lending arrangement, that the institution may, at any time, with or without cause, refuse to advance funds or extend credit under the facility. In the case of home equity lines of credit, the institution is deemed able to unconditionally cancel the commitment if it can, at its option, prohibit additional extensions of credit, reduce the line, and terminate the commitment to the full extent permitted by relevant State law.
26. "United States Government or its agencies" means an instrumentality of the U.S. Government whose debt obligations are fully and explicitly guaranteed as to the timely payment of principal and interest by the full faith and credit of the United States Government.
27. "United States Government-sponsored agency" means an agency originally established or chartered to serve public purposes specified by the United States Congress, but whose obligations are not explicitly guaranteed by the full faith and credit of the United States Government.

C. Components of Capital. An institution's qualifying capital base consists of two types of capital--core (Tier 1) and supplementary (Tier 2).

1. Tier 1 Capital. The following elements comprise an institution's Tier 1 capital:
 - a. Common stockholders' equity;
 - b. Noncumulative perpetual preferred stock and related surplus (Preferred stock issues where the dividend is reset periodically based upon current market conditions and the institution's current credit rating, including but not limited to, auction rate, money market or remarketable preferred stock, are assigned to Tier 2 capital, regardless of whether the dividends are cumulative or noncumulative.); and
 - c. Minority interests in the equity accounts of consolidated subsidiaries.

2. Tier 2 Capital. The following elements comprise an institution's Tier 2 capital:
 - a. Allowance for fee receivable losses, up to a maximum of 1.25% of risk-weighted assets, subject to the transition rules in section E (1)(b) of this Rule. (The amount of the allowance for fee receivable losses that may be included in capital is based on a percentage of risk-weighted assets. The gross sum of risk-weighted assets used in this calculation includes all risk-weighted assets, with the exception of the assets required to be deducted from capital under section C (3) of this Rule. An institution may deduct reserves for fee receivable losses in excess of the amount permitted to be included as capital, as well as allocated transfer risk reserves, from the gross sum of risk-weighted assets in computing the denominator of the risk-based capital ratio.)
 - b. Cumulative perpetual preferred stock, long-term preferred stock, convertible preferred stock, and any related surplus, without limit, if the issuing institution has the option to defer payment of dividends on these instruments. For long-term preferred stock, the amount that is eligible to be included as Tier 2 capital is reduced by 20% of the original amount of the instrument (net of redemptions) at the beginning of each of the last five years of life of the instrument.
 - c. Hybrid capital instruments, without limit. Hybrid capital instruments are those instruments that combine certain characteristics of debt and equity, such as perpetual debt. To be included as Tier 2 capital, these instruments must meet the following criteria:
 - (1) The instrument must be unsecured, subordinated to the claims of depositors and general creditors, and fully paid up;
 - (2) The instrument must not be redeemable at the option of the holder prior to maturity, except with the prior approval of the Board.
 - (3) The instrument must be available to participate in losses while the issuer is operating as a going concern (in this regard, the instrument must automatically convert to common stock or perpetual preferred stock, if the sum of the retained earnings and capital surplus accounts of the issuer shows a negative balance); and
 - (4) The instrument must provide the option for the issuer to defer principal and interest payments, if
 - (a) The issuer does not report a net profit for the most recent combined four quarters, and
 - (b) The issuer eliminates cash dividends on its common and preferred stock.

- d. Term subordinated debt instruments, and intermediate-term preferred stock and related surplus are included in Tier 2 capital, but only to a maximum of 50% of Tier 1 capital as calculated after deductions pursuant to section C (3) of this Rule. To be considered capital, term subordinated debt instruments must meet the following requirements:
- (1) Have original weighted average maturities of at least seven years;
 - (2) Be subordinated to the claims of depositors;
 - (3) State on the instrument that it is not a deposit and is not insured by the FDIC;
 - (4) Be approved as capital by the Board
 - (5) Be unsecured;
 - (6) Be ineligible as collateral for a loan by the issuing institution;
 - (7) Provide that once any scheduled payments of principal begin, all scheduled payments shall be made at least annually and the amount repaid in each year shall be no less than in the prior year; and
 - (8) Provide that no accelerated payment by reason of default or otherwise may be made without the prior written approval of the Board.

Also, at the beginning of each of the last five years of the life of either type of instrument, the amount that is eligible to be included as Tier 2 capital is reduced by 20% of the original amount of that instrument (net of redemptions). (Capital instruments may be redeemed prior to maturity with the prior approval of the Board. The Board typically will consider requests for the redemption of capital instruments when the instruments are to be redeemed with the proceeds of, or replaced by, a like amount of a similar or higher quality capital instrument. However, the Board reserves the authority to deny redemption in such circumstances or to allow redemption in other circumstances, based upon its evaluation of the circumstances of each case. The Board must be notified in writing of any request for redemption at least 30 days in advance of such redemption.)

3. Deductions From Capital. The following items are deducted from the appropriate portion of an institution's capital base when calculating its risk-based capital ratio.
- a. Deductions from Tier 1 capital:
 - (1) All goodwill is deducted from Tier 1 capital before the Tier 2 portion of the calculation is made, subject to the transition rules contained in section E (1)(a)(2) of this Rule; and
 - (2) Other intangible assets which do not meet the conditions established in C (3)(b) below, are deducted from Tier 1 capital before the Tier 2 portion of the calculation is made.
 - b. Certain other intangible assets need not be deducted from Tier 1 capital, subject to the following conditions:
 - (1) The intangible assets must meet each of the following criteria:
 - (a) The intangible asset must be able to be separated and sold apart from the institution or from the bulk of the institution's assets;
 - (b) The market value of the intangible asset must be established on an annual basis through an identifiable stream of cash flows, and there must be a high degree of certainty that the asset will hold this market value notwithstanding the future prospects of the institution; and
 - (c) The institution must demonstrate that a market exists which will provide liquidity for the intangible asset;

- (2) Intangibles which are included as Tier 1 capital are limited to 25% of total Tier 1 capital and, for capital adequacy purposes, must be valued at the lower of either the current amortized book value or the current market value as established as part of the institution's annual audit or directors' examination.
- c. Deductions from total capital:
- (1) Investments, both equity and debt, in unconsolidated banking and finance subsidiaries that are deemed to be capital of the subsidiary;
 - (2) Reciprocal holdings of bank capital instruments; and
 - (3) The Board may require deduction of investments in other subsidiaries and associated companies on a case-by-case basis.

D. Risk Categories/Weights for On-Balance Sheet Assets and Off-Balance Sheet Items.

The denominator of the risk-based capital ratio, i.e., an institution's risk-weighted assets, is derived by assigning that institution's assets and off-balance sheet items to one of the four risk categories detailed in section D (1) of this Rule. Each category has a specific risk weight. Before an off-balance sheet item is assigned a risk weight, it is converted to an on-balance sheet credit equivalent amount in accordance with section D (2) of this Rule. The risk weight assigned to a particular asset or on-balance sheet credit equivalent amount determines the percentage of that asset/credit equivalent that is included in the denominator of the institution's risk-based capital ratio. Any asset deducted from an institution's capital in computing the numerator of the risk-based capital ratio is not included as part of the institution's risk-weighted assets. The Board reserves the right to require an institution to compute its risk-based capital ratio on the basis of average, rather than period-end, risk-weighted assets when necessary to carry out the purposes of these guidelines.

Some of the assets on an institution's balance sheet may represent an indirect holding of a pool of assets, e.g., mutual funds, that encompasses more than one risk weight within the pool. In those situations, the asset is assigned to the risk category applicable to the highest risk-weighted asset that pool is permitted to hold pursuant to its stated investment objectives. However, the minimum risk weight that may be assigned to such a pool is 20%. If, in order to maintain a necessary degree of liquidity, the fund is permitted to hold an insignificant amount of its investments in short-term, highly-liquid securities of superior credit quality (that do not qualify for a preferential risk weight), such securities generally will not be taken into account in determining the risk category into which the institution's holding in the overall pool should be assigned. More detail on the treatment of mortgage-backed securities is provided in section D (1)(c)(4) of this Rule.

1. On-Balance Sheet Assets. The following are the risk categories/weights for on-balance sheet assets:
Zero percent risk weight.
 - (1) Cash, including domestic and foreign currency owned and held in all offices of an institution or in transit. Any foreign currency held by an institution should be converted into U.S. dollar equivalents.
 - (2) Deposit reserves and other balances at Federal Reserve Banks.
 - (3) Securities issued by, and other direct claims on, the United States Government or its agencies, or the central government of an OECD country.

- (4) That portion of assets directly and unconditionally guaranteed by the United States Government or its agencies, or the central government of an OECD country.
- (5) Local currency claims on or unconditionally guaranteed by central governments of non-OECD countries, to the extent the institution has local currency liabilities in that country. Any amount of such claims that exceed the amount of the institution's local currency liabilities is assigned to the 100% risk category of section D (1)(d) of this Rule.
- (6) Gold bullion held in the institution's own vaults or in another institution's vaults on an allocated basis, to the extent it is backed by gold bullion liabilities.
- (7) The book value of paid-in Federal Reserve Bank stock.

b. Twenty percent risk weight.

- (1) All claims on depository institutions incorporated in an OECD country, and all assets backed by the full faith and credit of depository institutions incorporated in an OECD country. This includes the credit equivalent amount of participations in commitments and standby letters of credit sold to other depository institutions incorporated in an OECD country, but only if the originating institution remains liable to the customer or beneficiary for the full amount of the commitment or standby letter of credit. Also included in this category are the credit equivalent amounts of risk participations in bankers' acceptances conveyed to other depository institutions incorporated in an OECD country. However, bank-issued securities that qualify as capital of the issuing bank are not included in this risk category, but are assigned to the 100% risk category of section D (1)(d) of this Rule.
- (2) Claims on, or guaranteed by depository institutions, other than the central bank, incorporated in a non-OECD country, with a residual maturity of one year or less.
- (3) Cash items in the process of collection.
- (4) That portion of assets collateralized by the current market value of securities issued or guaranteed by the United States Government or its agencies, or the central government of an OECD country.
- (5) That portion of assets conditionally guaranteed by the United States Government or its agencies, or the central government of an OECD country.
- (6) Securities issued by, or other direct claims on, United States Government-sponsored agencies.
- (7) That portion of assets guaranteed by United States Government-sponsored agencies. Privately issued mortgage-backed securities, e.g., CMOs and REMICs, where the underlying pool is comprised solely of mortgage-related securities issued by GNMA, FNMA and FHLHC, will be treated as an indirect holding of the underlying assets and assigned to the 20% risk category of this section D (1)(b). If the underlying pool is comprised of assets which attract different risk weights, e.g., FNMA securities and conventional mortgages, the institution should generally assign the security to the highest risk category appropriate for any asset in the pool. However, on a case-by-case basis, the Board may allow the institution to assign the security proportionately to the various risk categories based on the proportion in which the risk categories are represented by the composition cash flows of the underlying pool of assets. Before the Board will consider a request to proportionately risk-weight such a security, the institution must have current information for the reporting date that detail the composition and cash flows of the underlying pool of assets. Furthermore, before a mortgage-related security will receive a risk weight lower than 100%, it must meet the criteria set forth in section D (1)(c)(4) of this Rule.

- (8) That portion of assets collateralized by the current market value of securities issued or guaranteed by United States Government-sponsored agencies.
- (9) Claims representing general obligations of any public-sector entity in an OECD country, and that portion of any claims guaranteed by any such public-sector entity. In the U.S., these obligations include obligations of any state or any political subdivision which is supported by the full faith and credit of an obligor possessing general powers of taxation, including property taxation. It includes an obligation payable from a special fund or by an obligor not possessing general powers of taxation when an obligor possessing general powers of taxation, including property taxation, has unconditionally promised to make payments available for the payment of the obligation of amounts which (together with any other funds available for the purpose) will be sufficient to provide for all required payments in connection with the obligation.
- (10) Claims on, or guaranteed by, official multilateral lending institutions or regional development institutions in which the United States Government is a shareholder or contributing member. These institutions include, but are not limited to, the International Bank for Reconstruction and Development (World Bank), the Inter-American Development Bank, the Asian Development Bank, the African Development Bank, the European Investments Bank, the International Monetary Fund and the Bank for International Settlements.
- (11) That portion of assets collateralized by the current market value of securities issued by official multilateral lending institutions or regional development institutions in which the United States Government is a shareholder or contributing member.
- (12) Assets collateralized by cash held in a segregated deposit account by the reporting institution.
- (13) That portion of local currency claims conditionally guaranteed by central governments of non-OECD countries, to the extent the institution has local currency liabilities in that country.

c. Fifty percent risk weight.

- (1) Revenue obligations of any public-sector entity in an OECD country for which the underlying obligor is the public-sector entity, but which are repayable solely from the revenues generated by the project financed through the issuance of the obligations.
- (2) The credit equivalent amount of interest rate and exchange rate contracts, calculated in accordance with section D (2)(e) of this Rule that do not qualify for inclusion in a lower risk category.
- (3) Loans secured by first mortgages on one-to-four family residential properties, either owner-occupied or rented, provided that such loans are not more than 90 days past due, or on nonaccrual or restructured. It is presumed that such loans will meet prudent underwriting standards. Furthermore, residential property loans that are made for the purpose of construction financing are assigned to the 100% risk category of section D (1)(d) of this Rule; however, this exclusion from the 50% risk category does not apply to loans to individual purchasers for the construction of their own homes.

- (4) Privately-issued mortgage-backed securities, i.e., those that do not carry the guarantee of a government or government-sponsored agency, fully secured by mortgages that, at the time of origination, qualify for this 50% risk weight under section 0 (1)(c)(3) above, provided they meet the following criteria:
- (a) The underlying assets must be held by an independent trustee that has a first priority, perfected security interest in the underlying assets for the benefit of the holders of the security;
 - (b) The holder of the security must have an undivided pro rata ownership interest in the underlying assets or the trust that issues the security must have no liabilities unrelated to the issued securities;
 - (c) The trust that issues the security must be structured such that the cash flows from the underlying assets fully meet the cash flow requirements of the security without undue reliance on any reinvestment income; and
 - (d) There must not be any material reinvestment risk associated with any funds awaiting distribution to the holder of the security.

NOTE: If all of the underlying mortgages in the pool do not qualify for the 50% risk weight, the institution should generally assign the entire value of the security to the 100% risk category of D (1)(d) of this Rule; however, on a case-by-case basis, the Board may allow the institution to assign only the portion of the security which represents an interest in, and the cash flows of, nonqualifying mortgages to the 100% risk category, with the remainder being assigned a risk weight of 50%. Before the Board will consider a request to risk weight a mortgage-backed security on a proportionate basis, the institution must have current information for the reporting date that details the composition and cash flows of the underlying pool of mortgages.

- d. One hundred percent risk weight. All other assets not specified above, including, but not limited to:
- (1) Claims on or guaranteed by depository institutions incorporated in a non-OECD country, as well as claims on the central bank of a non-OECD country, with a residual maturity exceeding one year.
 - (2) All non-local currency claims on non-OECD central governments, as well as local currency claims on non-OECD central governments that are not included in section 0 (1)(a)(5) of this Rule.
 - (3) Any classes of a mortgage-backed security that can absorb more than their pro rata share of the principal loss without the whole issue being in default, e.g., subordinated classes or residual interests, regardless of the issuer or guarantor.
 - (4) All stripped mortgage-backed securities, including interest only portions (IOs), principal only portions (POs) and other similar instruments, regardless of the issuer or guarantor.
 - (5) Obligations issued by any state or any political subdivision thereof for the benefit of a private party or enterprise where that party or enterprise, rather than the issuing state or political subdivision, is responsible for the timely payment of principal and interest on the obligation, e.g., industrial development bonds.

- (6) Claims on commercial enterprises owned by non-OECD and OECD central governments.
 - (7) Any investment in an unconsolidated subsidiary that is not required to be deducted from total capital pursuant to section (C)(3)(c) of this Rule.
 - (8) Instruments issued by depository institutions incorporated in OECD and non-OECD countries that qualify as capital of the issuer.
 - (9) Investments in fixed assets, premises, and other real estate owned.
2. Off-Balance Sheet Activities. The risk weight assigned to an off-balance sheet activity is determined by a two-step process. First, the face amount of the off-balance sheet item is multiplied by the appropriate credit conversion factor specified in this section. This calculation translates the face amount of an off-balance sheet item into an on-balance sheet credit equivalent amount. Second, the resulting credit equivalent amount is then assigned to the proper risk category using the criteria regarding obligors, guarantors and collateral listed in section D (1) of this Rule; however, collateral and guarantees are applied to the face amount of an off-balance sheet item, not the credit equivalent amount of such an item. The following are the credit conversion factors and the off-balance sheet items to which they apply.
- a. One hundred percent credit conversion factor.
- (1) Direct credit substitutes, including financial guarantee-type standby letters of credit that support financial claims on the account party. For purposes of this section, a "financial guarantee-type standby letter of credit" is any letter of credit, or similar arrangement, however named or described, which represents an irrevocable obligation to the beneficiary on the part of the issuer (1) to repay money borrowed by or advanced to or for the account of the account party or (2) to make payment on account of any indebtedness undertaken by the account party, in the event that the account party fails to fulfill its obligation to the beneficiary.
- The face amount of a direct credit substitute is netted against the amount of any participations sold in that item. The amount not sold is converted to an on-balance sheet credit equivalent and assigned to the proper risk category using the criteria regarding obligors, guarantors and collateral listed in section D (1) of this Rule. Participations are treated as follows:
- (a) If the originating institution remains liable to the beneficiary for the full amount of the standby letter of credit, in the event the participant fails to perform under its participation agreement, the amount of participations sold are converted to an on-balance sheet credit equivalent using a credit conversion factor of 100%, with that amount then being assigned to the risk category appropriate for the purchaser of the participation.
 - (b) If the participations are such that each participant is responsible only for its prorata share of the risk, and there is no recourse to the originating institution, the full amount of the participations sold is excluded from the originating institution's risk-weighted assets.
- (2) Risk participations purchased in bankers' acceptances and participations purchased in direct credit substitutes.

- (3) Assets sold under an agreement to repurchase and assets sold with recourse, to the extent that these assets are not reported on an institution's statement of condition (this includes loan strips sold without direct recourse, where the maturity of the participation is shorter than the maturity of the underlying loan).

For risk-based capital purposes, the definition of the sale of assets with recourse, including one-to-four family residential mortgages, is generally the same as the definition contained in the Instructions for the Preparation of the Consolidated Reports of Condition and Income (the Call Report). Assets which are sold in transactions in which the institution retains risk in a manner which constitutes recourse under the Call Report instructions, but which are not reported on the institution's statement of condition, are included in this section, even though the Call Report allows such transfers to be reported as sales. However, mortgage loans sold in transactions in which the institution retains only an insignificant amount of risk and makes concurrent provision for that risk will not be considered assets sold with recourse. In order to qualify, such transactions must meet three conditions:

- (a) The institution has not retained more than a minimal risk of loss;
 - (b) The maximum amount of exposure to loss which the institution has retained is equal to or less than the amount of probable loss that the institution has reasonably estimated that it will incur on the transferred mortgages; and
 - (c) The institution has created a liability account or other special reserve in an amount equal to its maximum exposure. The amount of this reserve may not be included in capital for the purpose of determining compliance with either the risk-based capital requirement or the leverage ratio; nor may it be included in the allowance for loan and lease losses.
- (4) Contingent obligations with a certain draw down, e.g., legally binding agreements to purchase assets at a specified future date; and
- (5) Indemnification of customers whose securities the institution has lent as agent. If the customer is not indemnified against loss by the institution, the transaction is excluded from the risk-based capital calculation. When an institution lends its own securities, the transaction is treated as a loan. When an institution lends its own securities or, acting as agent, agrees to indemnify a customer, the transaction is assigned to the risk weight appropriate to the obligor or collateral that is delivered to the lending or indemnifying institution or to an independent custodian acting on their behalf.

b. Fifty percent credit conversion factor.

- (1) Transaction-related contingencies including, among other things, performance bonds and performance-based standby letters of credit related to a particular transaction. A "performance-based standby letter of credit" is any letter of credit, or similar arrangement, however named or described, which represents an irrevocable obligation to the beneficiary on the part of the issuer to make payment on account of any default by the account party in the performance of a nonfinancial or commercial obligation. Participations in performance-based standby letters of credit are treated in accordance with the provisions of

section D (2)(a)(1)(a) & (b) of this Rule. Financial guarantee-type standby letters of credit are defined in section D (2)(a)(1) of this rule. To the extent permitted by law or regulation, performance-based standby letters of credit include such things as arrangements backing subcontractors' and suppliers' performance, labor and materials contracts, and construction bids.

- (2) Unused portion of commitments, including home equity lines of credit, with an original maturity exceeding one year. Participations in commitments are treated in accordance with the provisions of section D (2)(a)(1)(a) & (b) of this Rule. Until December 31, 1992, institutions will be permitted to use remaining maturity in determining the appropriate credit conversion factor for the unused portion of loan commitments.
 - (3) Revolving underwriting facilities, note issuance facilities, and similar arrangements pursuant to which the institution's customer can issue short-term debt obligations in its own name, but for which the institution has a legally binding commitment to either:
 - (a) Purchase the obligations the customer is unable to sell by a stated date; or
 - (b) Advance funds to its customer, if the obligations cannot be sold.
- c. Twenty percent credit conversion factor.
- (1) Trade-related contingencies. These are short-term self-liquidating instruments used to finance the movement of goods and are collateralized by the underlying shipment. A commercial letter of credit is an example of such an instrument.
- d. Zero percent credit conversion factor.
- (1) Unused commitments with an original maturity of one year or less.
 - (2) Unused commitments with an original maturity of greater than one year, if they are unconditionally cancelable at any time at the option of the institution and the institution has the contractual right to make, and in fact does make, either:
 - (a) A separate credit decision based upon the borrower's current financial condition, before each drawing under the lending facility, or
 - (b) An annual (or more frequent) credit review based upon the borrower's current financial condition to determine whether or not the lending facility should be continued.
- NOTE: In the case of home equity lines of credit, the institution is deemed able to unconditionally cancel the commitment if it can, at its option, prohibit additional extensions of credit, reduce the credit line and terminate the commitment to the full extent permitted by relevant Federal law.
- (3) The unused portion of retail credit card lines or other related plans that are unconditionally cancelable by the institution in accordance with applicable law.
- e. Interest rate and the exchange rate contracts. The credit equivalent amount of such contracts is the sum of two measures of credit exposure--current and potential credit exposure.
- (1) Current credit exposure--The replacement cost of the contract reflects the current credit exposure, and is measured in U.S. dollars, regardless of the currency specified in the contract. An institution may net multiple contracts with a single counterparty only if those contracts are subject to novation.

- (2) Potential credit exposure--To complete the calculation of the on-balance sheet credit equivalent amount of a contract, an estimate of the potential increase in credit exposure over the remaining life of the contract is added on (the "add on") to the contract's current credit exposure, including contracts with no current credit exposure. The add-on is calculated by multiplying the notional principal amount of the contract by one of the following credit conversion factors, as appropriate:
- (a) Interest rate contracts--
 - (i) Zero percent, if the contract has a remaining maturity of one year or less, and
 - (ii) 0.5%, for contracts with a remaining maturity greater than one year.
 - (b) Exchange rate contracts--
 - (i) 1.0%, if the contract has a remaining maturity of one year or less, and
 - (ii) 5.0%, for contracts with a remaining maturity greater than one year.
- (3) Risk weighting--The credit equivalent amount, which is derived from section D (2)(e)(1) & (2) of this Rule is then assigned to the proper risk category using the criteria regarding obligors, guarantors, and collateral listed in section D (1) of this Rule. However, the maximum risk weight assigned to the credit equivalent amount of an interest rate or exchange rate contract is 50%.

NOTE: Interest rate and exchange rate contracts are an exception to the general rule of applying collateral and guarantees to the face value of off-balance sheet items. The sufficiency of collateral and guarantees is determined on the basis of the credit equivalent amount of interest rate and exchange rate contracts.

- (4) Exceptions--The following contracts are not subject to the above calculation and, therefore, are not considered part of the denominator of an institution's risk-based capital ratio:
- (a) Exchange rate contracts with an original maturity of 14 calendar days or less; and
 - (b) Any interest rate or exchange rate contract that is traded on an exchange requiring the daily payment of any variations in the market value of the contract.

E. Implementation, Transition Rules, and Target Ratios.

1. June 30, 1991, to December 30, 1992. During this time period:
 - a. All institutions are expected to maintain a minimum ratio of total capital (after deductions) to risk-weighted assets of 7.25%.
 - (1) Fifty percent of this 7.25% must be made up of Tier 1 capital; however, up to 10% of Tier 1 capital can be comprised of Tier 2 capital elements, before any deductions for goodwill. The amount of Tier 2 elements included in Tier 1 will not be subject to the sublimits on the amount of such elements in Tier 2 capital, with the exception of the allowance for loan and lease losses.
 - (2) Goodwill that institutions have been allowed to count as capital is grandfathered until December 31, 1992, but will be deducted from Tier 1 capital after that date.

- b. The allowance for fee receivable losses can be included in total capital up to a maximum of 1.5% of an institution's risk-weighted assets, including the portion that can be borrowed to make up Tier 1.
 - c. Tier 2 capital elements that are not used as part of Tier 1 capital will qualify as part of an institution's total capital base up to a maximum of 100% of the institution's Tier 1 capital.
 - d. In addition to the standards established by these risk-based capital guidelines, all institutions must maintain a minimum capital-to-total asset ratio in accordance with the provisions of TC-13.
2. On December 31, 1992.
- a. All institutions are expected to maintain a minimum ratio of total capital (after deductions) to risk-weighted assets of 8.0%.
 - b. Tier 2 capital elements qualify as part of an institution's total capital base up to a maximum of 100% of that institution's Tier 1 capital.
 - c. In addition to the standards established by these risk-based capital guidelines, all institutions must maintain a minimum capital-to-total asset ratio in accordance with the provision of TC-13.

APPENDIX A Summary Definitions Relating to Risk-Based Capital.

TABLE 1 - SUMMARY OF RISK WEIGHTS AND RISK CATEGORIES

Category 1: Zero Percent

- 1. Cash (domestic and foreign).
- 2. Balances due from, and claims on, Federal Reserve Banks and central banks in other OECD countries.
- 3. Claims on, or unconditionally guaranteed by, the U.S. Government or its agencies, or other OECD central governments. For the purpose of calculating the risk-based capital ratio, a U.S. Government agency is defined as an instrumentality of the U.S. Government whose obligations are fully and explicitly guaranteed as to the timely repayment of principal and interest by the full faith and credit of the U.S. Government.
- 4. Local currency claims on non-OECD central governments and central banks, to the extent the institution has local currency liabilities in that country.
- 5. Gold bullion held in the institution's own vaults or in another institution's vaults on an allocated basis, to the extent it is backed by gold bullion liabilities.
- 6. Federal Reserve Bank stock.

Category 2: 20 Percent

- 1. Portions of loans and other assets collateralized by securities issued or guaranteed by the U.S. Government or its agencies, or other OECD central governments. The degree of collateralization is determined by current market value.
- 2. Portions of loans and other assets conditionally guaranteed by the U.S. Government or its agencies, or other OECD central governments.
- 3. Portions of loans and other assets collateralized by cash on deposit in the lending institution.
- 4. All claims (long- and short-term) on, or guaranteed by, OECD depository institutions.
- 5. Claims on, or guaranteed by, non-OECD depository institutions, including central banks, with a residual maturity of one year or less.
- 6. Cash items in the process of collection.

7. Securities and other claims on, or guaranteed by, U.S. Government-sponsored agencies. For the purpose of calculating the risk-based capital ratio, a U.S. Government-sponsored agency is defined as an agency originally established or chartered to serve public purposes specified by the U.S. Congress but whose obligations are not explicitly guaranteed by the full faith and credit of the U.S. Government.
8. Portions of loans and other assets collateralized by securities issued by, or guaranteed by U.S. Government-sponsored agencies. The degree of collateralization is determined by current market value.
9. Claims that represent general obligations of, and portions of claims guaranteed by, public-sector entities in OECD countries, below the level of central government.
10. Claims on or guaranteed by official multilateral lending institutions or regional development institutions in which the U.S. Government is a shareholder or a contributing member.
11. Portions of loans and other assets collateralized with securities issued by official multilateral lending institutions or regional development institutions in which the U.S. Government is a shareholder or a contributing member.

Category 3: 50 Percent

1. Revenue bonds or similar obligations, including loans and leases, that are obligations of public sector entities in OECD countries, but for which the government entity is committed to repay the debt only out of revenues from the facilities financed.
2. Credit equivalent amounts of interest rate and exchange rate related contracts, except for those assigned to a lower risk category.
3. Assets secured by a first mortgage on a one-to-four family residential property that are not more than 90 days past due, on nonaccrual or restructured.

Category 4: 100 Percent

1. All other claims on private obligors.
2. Claims on non-OECD financial institutions with a residual maturity exceeding one year. Claims on non-OECD central banks with a residual maturity exceeding one year are included in this category unless they qualify for item 4 of Category 1.
3. Claims on non-OECD central governments that are not included in item 4 of Category 1.
4. Obligations issued by state or local governments (including industrial development authorities and similar entities) repayable solely by a private party or enterprise.
5. Premises, plant, and equipment; other fixed assets; and other real estate owned.
6. Investments in unconsolidated subsidiaries, joint ventures, or associated companies (unless deducted from capital).
7. Capital instruments issued by banking organizations.
8. All other assets (including claims on commercial firms owned by the public sector).

APPENDIX A TABLE 2 - CREDIT CONVERSION FACTORS FOR OFF-BALANCE SHEET ITEMS

100 Percent Conversion Factor

1. Direct credit substitutes (general guarantees of indebtedness and guarantee-type instruments, including standby letters of credit serving as financial guarantees for, or supporting, loans and securities).
2. Risk participations in bankers acceptances and participations in direct credit substitutes (e.g., standby letters of credit).
3. Sale and repurchase agreements and asset sales with recourse, if not already included on the balance sheet.
4. Forward agreements (i.e., contractual obligations) to purchase assets, including financing facilities with certain drawdown.

50 Percent Conversion Factor

1. Transaction-related contingencies (e.g., bid bonds, performance bonds, warranties, and standby letters of credit related to particular transactions).
2. Unused commitments with an original maturity exceeding one year.
3. Revolving underwriting facilities (RUFs), note issuance facilities (NIFs) and other similar arrangements.

20 Percent Conversion Factor

1. Short-term, self-liquidating trade-related contingencies, including commercial letters of credit.

Zero Percent Conversion Factor

1. Unused commitments with an original maturity of one year or less.
2. Unused commitments which are unconditionally cancelable at any time, regardless of maturity.

APPENDIX A TABLE 3 - TREATMENT OF INTEREST RATE AND EXCHANGE RATE CONTRACTS

The Current Exposure Method (described below) is utilized to calculate the "credit equivalent amounts" of these instruments. These amounts are assigned a risk weight appropriate to the obligor or any collateral or guarantee. However, the maximum risk weight is limited to 50 percent. Multiple contracts with a single counterparty may be netted if those contracts are subject to novation.

Residual maturity	Interest rate contracts	Exchange rate contracts
One year and less.	Replacement Cost (RC).	RC + 1.0% of total national principal (NP).
Over one year.	RC + 0.5% of NP.	RC + 5.0% of NP.

The following instruments will be excluded:

1. Exchange rate contracts with an original maturity of 14 calendar days or less, and
2. Instruments traded on exchanges and subject to daily margin requirements.

APPENDIX A TABLE 4 - DEFINITION OF CAPITAL

Capital components are distributed between two categories (Tier 1 and Tier 2). Tier 2 capital elements will qualify as part of an institution's total capital base up to a maximum of 100% of that institution's Tier 1 capital. Beginning December 31, 1992, the minimum risk-based capital standard will be 8.0%.

Definition of Capital

Tier 1:

1. Common stockholders' equity;
2. Noncumulative perpetual preferred stock and any related surplus; and

3. Minority interests in the equity accounts of consolidated subsidiaries.

Tier 2:

1. Cumulative perpetual, long-term and convertible preferred stock, and any related surplus. The amount of long-term and intermediate-term preferred stock, as well as term subordinated debt that is eligible to be included as Tier 2 capital is reduced by 20% of the original amount of the instrument at the beginning of each of the last five years of the life of the instrument.
2. Perpetual debt and other hybrid debt/equity instruments.
3. Intermediate-term preferred stock and term subordinated debt (to a maximum of 50% of Tier 1 capital).
4. Fee receivable reserves (to a maximum of 1.25% of risk-weighted assets).

Deductions from Capital:

From Tier 1:

1. Goodwill and other intangibles, with the exception of identified intangibles that satisfy the criteria included in the guidelines.

From Total Capital:

1. Investments in unconsolidated banking and finance subsidiaries;
2. Reciprocal holdings of capital instruments.

Transitional Definition

During a transition period beginning June 30, 1991, all institutions are expected to maintain a capital to risk-weighted asset ratio of 7.25%, of which at least 3.25 percentage points must consist of Tier 1 capital. In other words, during this period approximately 4 percentage points of the 7.25% capital ratio may consist of Tier 2 capital. Also during this period, the sublimit on loan loss reserves will be 1.5% of risk-weighted assets.

Showing Condition of Trust Companies in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

000 Omitted

ASSETS	8 TRUSTS	% TO	5 TRUSTS	INCREASE(+)	%
	12-31-91	TOTAL	12-31-90	DECREASE(-)	CHANGE
CASH	13,992	2.2	7,162	6,830	95.4
DEPOSITS DUE FROM COMMCL BANKS	347	0.1	0	347	N/A
TOTAL SECURITIES	606,908	93.9	487,142	119,766	24.6
U.S. TREASURY	81,846				
U.S. AGENCY OBLIGATIONS	191,331				
GENERAL OBLIGATION BONDS	1,543				
FED FUNDS SOLD	3,210				
REPURCHASE AGREEMENTS	49,427				
REVENUE BONDS	4,665				
INDUSTRIAL REVENUE BONDS					
OTHER	274,886		487,142		
DEBTS RECEIVABLE	8,066	1.2	0	8,066	N/A
UNPAID EXPENSES	1,397	0.2	0	1,397	N/A
DEFERRED AND FIXED ASSETS-NET	4,417	0.7	3,893	524	13.5
OTHER ASSETS	11,305	1.7	18,259	(6,954)	-38.1
TOTAL ASSETS	646,432	100.0	516,456	129,976	25.2
<u>LIABILITIES</u>					
DEPOSITS	578,950	89.6	454,586	124,364	27.4
ACCOUNTS PAYABLE	10,607	1.6	0	10,607	N/A
ACCRUED EXPENSES	662	0.1	0	662	N/A
RENTS PAYABLE	331	0.1	1,308	(977)	-74.7
CAPITAL LEASE OBLIGATIONS	608	0.1	0	608	N/A
OTHER LIABILITIES	1,250	0.2	17,679	(16,429)	-92.9
TOTAL LIABILITIES	592,408	91.6	473,573	118,835	25.1
<u>EQUITY</u>					
COMMON STOCK	1,734	0.3	1,734	0	0.0
PREFERRED PERPETUAL PREFERRED STOCK	3,600	0.6	27	3,573	N/A
ADDITIONAL PAID IN CAPITAL	9,692	1.5	22,209	(12,517)	-56.4
ACCUMULATED EARNINGS	38,766	6.0	18,913	19,853	105.0
SUBTOTAL	53,792	8.3	42,883	10,909	25.4
ALLOWANCE FOR FEE REC LOSSES	232	0.0	0	232	N/A
DEFERRED PERPETUAL PREFERRED STOCK	0	0.0	0	0	N/A
OTHER	0	0.0	0	0	N/A
TOTAL CAPITAL	54,024	8.4	42,883	11,141	26.0
TOTAL LIABILITIES & CAPITAL	646,432	100.0	516,456	129,976	25.2
TOTAL TRUST MANAGED ASSETS	11,001,201		8,723,618	2,277,583	26.1
NUMBER OF TRUST ACCOUNTS	689,928		647,000	N/A	6.6

OFFICERS

Monte T. House, President/CEO/Treasurer; Robert R. Woodworth, Vice President/
Secretary; Elizabeth Mahoney, Gail Strobel, Vice Presidents;

DIRECTORS

Monte T. House, Robert R. Woodworth, Samuel Butler III

000 Omitted

December 31, 1991

Assets

Cash	5
Balances due from Commercial Banks:	
Securities:	
U.S. Treasury	
U.S. Agency Obligations	
General Obligation Bonds	
Fed Funds Sold	
Intangible Assets	
Repurchase Agreements	
Revenue Bonds	
Non-government CMO	
Industrial Revenue Bonds	
Other: Federated Investments	290
Fees Receivable	152
Prepaid Expenses	78
Premises and Fixed Assets (net)	133
Total Assets	658

Liabilities

Accounts Payable	44
Accrued Expenses	10
Notes Payable	
Capital Lease Obligations	164
Other Liabilities: Unearned Income	177
Deferred Income Tax	5
Total Liabilities	400

Capital

Common Stock	50
Noncumulative perpetual preferred stock	
Additional paid-in capital	60
Retained Earnings	128
Subtotal:	238
Allowance for Fee Receivable losses	20
Cumulative perpetual preferred stock	
Other:	
Total Capital	258
TOTAL LIABILITIES AND CAPITAL	658
TOTAL TRUST ASSETS	305,800
Number of Trust Accounts (Actual)	7,942

OFFICERS

Kenneth R. Jensen, Chairman of the Board; Gordon G. Rockafellow, President;
Jacqueline K. Freudenstein, Senior Vice-President; Daniel R. Bartlett,
Treasurer/Secretary/ Controller; Rahe H. Von Hoene, Vice-President/Trust
Officer

DIRECTORS

Kenneth R. Jensen, Jacquelines K. Freudenatein, Mary L. Mohr,
Gordon G. Rockafellow, Daniel R. Bartlett

000 Omitted

December 31, 1991

Assets

Caah	5,472
Balance due from Commercial Banks	
Securities:	
U.S. Treasury	63,443
U.S. Agency Obligations	101,070
General Obligation Bonds	1,038
Fed Funds Sold	3,210
Repurchase Agreements	49,427
Revenue Bonds	4,322
Non-government CMO	
Industrial Revenue Bonds	
Other: (explain)	260,306
Feea Receivable	
Prepaid Expenses	
Premises and Fixed Assets (net)	2,865
Other Assets	9,541
Total Assets	500,694

Liabilities

Deposits	463,068
Accounts Payable	4,346
Accrued Expenses	
Notes Payable	
Capital Lease Obligations	
Other Liabilities:	
Total Liabilities	467,414

Capital

Common Stock	202
Noncumulative perpetual preferred stock	
Additional paid-in capital	
Retained Earnings	33,078
Subtotal:	33,280
Allowance for Fee Receivable losses	
Cumulative perpetual preferred stock	
Other:	
Total Capital	33,280
TOTAL LIABILITIES AND CAPITAL	500,694
TOTAL TRUST ASSETS	7,503,000
Number of Trust Accounts (Actual)	326,013

OFFICERS

W. Peterson Nelson, Chairman of the Board; Rahe H. von Hoene, President;
Linda Tanabe Heifets, Vice President

DIRECTORS

W. Peterson Nelson, Rahe H. von Hoene, Linda Tanabe Heifets

000 Omitted

December 31, 1991

Assets

Cash	23
Balances due from Commercial Banks	281
Securities:	
U.S. Treasury	
U.S. Agency Obligations	
General Obligation Bonds	
Fed Funds Sold	
Repurchase Agreements	
Revenue Bonds	
Non-government CMO	
Industrial Revenue Bonds	
Other: Federated Investments	
Fees Receivable	104
Prepaid Expenses	
Premises and Fixed Assets (net)	5
Total Assets	413

Liabilities

Accounts Payable	
Accrued Expenses	
Notes Payable	
Capital Lease Obligations	
Other Liabilities: Unearned Income	
Deferred Income Tax	
Total Liabilities	

Capital

Common Stock	25
Noncumulative perpetual preferred stock	
Additional paid-in capital	225
Retained Earnings	163
Subtotal:	413
Allowance for Fee Receivable losses	
Cumulative perpetual preferred stock	
Other:	
Total Capital	413
TOTAL LIABILITIES AND CAPITAL	413
TOTAL TRUST ASSETS	185,381
Number of Trust Accounts (Actual)	251

OFFICERS

C. Henry Roath, Chairman of the Board; Robert H. Beriault, President/CEO;
Ruth R. Roberts, Sr. Vice-President, John H. Roath, Joan K. Main, Mary F.
Malcom, Burt G. Mariarcher, Vice-Presidents

DIRECTORS

Robert H. Beriault, Jay W. Enyart, C. Henry Roath, Chester Winter, Jaffrey W.
Ross

000 Omitted

December 31, 1991

Assets

Cash	424
Balances due from Commercial Banks	
Securities:	
U.S. Treasury	18,403
U.S. Agency Obligations	88,980
General Obligation Bonds	505
Fed Funds Sold	
Repurchase Agreements	
Revenue Bonds	
Non-government CHO	
Industrial Revenue Bonds	
Other: Federated Investments	12,742
Fees Receivable	
Prepaid Expenses	
Premises and Fixed Assets (net)	374
Other Assets	1,735
Total Assets	123,163

Liabilities

Deposits	115,882
Accounts Payable	
Accrued Expenses	
Notes Payable	172
Capital Lease Obligations	
Other Liabilities: Unearned Income	1,038
Deferred Income Tax	
Total Liabilities	117,092

Capital

Common Stock	229
Noncumulative perpetual preferred stock	3,600
Additional paid-in capital	
Retained Earnings	2,242
Subtotal:	6,071
Allowance for Fee Receivable losses	
Cumulative perpetual preferred stock	
Other:	
Total Capital	6,071
TOTAL LIABILITIES AND CAPITAL	123,163
TOTAL TRUST ASSETS	1,260,000
Number of Trust Accounts (Actual)	15,668

OFFICERS

R. Dalton Sim, President; Ronald L. Grooms, Roger Maurer, Kenneth J. Ruder,
Sr. Vice Presidents

DIRECTORS

John M. Butler, Chairman; Charles W. Brady, Director; Dan J. Hesser, Director

000 Omitted

December 31, 1991

Assets

Cash and Equivalents	3,266
Balances due from Commercial Banks	
Securities:	
U.S. Treasury	
U.S. Agency Obligations	
General Obligation Bonds	
Fed Funds Sold	
Repurchase Agreements	
Revenue Bonds	
Non-government CHO	
Industrial Revenue Bonds	
Other: (explain) Mutual Funds	202
Fees Receivable	798
Prepaid Expenses	
Premises and Fixed Assets (net)	
Total Assets	4,266

Liabilities

Accounts Payable	772
Accrued Expenses	157
Notes Payable	
Capital Lease Obligations	
Other Liabilities: Unearned Income	
Deferred Income Tax	
Total Liabilities	929

Capital

Common Stock	250
Noncumulative perpetual preferred stock	
Additional paid-in capital	372
Retained Earnings	2,715
Subtotal:	3,337
Allowance for Fee Receivable losses	
Cumulative perpetual preferred stock	
Other:	
Total Capital	3,337
TOTAL LIABILITIES AND CAPITAL	4,266
TOTAL TRUST ASSETS	1,429,755
Number of Trust Accounts (Actual)	129,000

OFFICERS

Matthew E. Autterason, President; Pamela J. Solek, Executive Vice-President;
Thomas J. Brook, Chief Financial Officer; Lyn Shaw, Senior Vice-President;

DIRECTORS

Matthew E. Autterason, Burton A. Smead, Jr., Gerard M. Lavin, Peter A. Harbeck,
Jay S. Wintrob

	000 Omitted
December 31, 1991	
<u>Assets</u>	
Cash	4,302
Balances due from Commercial Banks	
Securities:	
U.S. Treasury	
U.S. Agency Obligations	1,041
General Obligation Bonds	
Fed Funds Sold	
Repurchase Agreements	
Revenue Bonds	343
Non-government CMO	
Industrial Revenue Bonds	
Other: Federated Investments	1,346
Fees Receivable	6,917
Prepaid Expenses	1,315
Premises and Fixed Assets (net)	942
Total Assets	16,206
<u>Liabilities</u>	
Accounts Payable	5,411
Accrued Expenses	495
Notes Payable	
Capital Lease Obligations	444
Other Liabilities:	
Total Liabilities	6,350
<u>Capital</u>	
Common Stock	700
Noncumulative perpetual preferred stock	
Additional paid-in capital	8,715
Retained Earnings	229
Subtotal:	9,644
Allowance for Fee Receivable losses	212
Cumulative perpetual preferred stock	
Other:	
Total Capital	9,856
TOTAL LIABILITIES AND CAPITAL	16,206
TOTAL TRUST ASSETS	4,036,296
Number of Trust Accounts (Actual)	148,470

OFFICERS

Larry L. Heiserman, President; Darrel Mattivi, Vice President; Sharon Daniels,
Operations Officer

DIRECTORS

Larry L. Heiserman, Darrel Mattivi, Charles Shear, Bernard Buescher, Geno
Saccomanno, M.D., Terrance Farina, William Patterson, M.D.

000 Omitted

December 31, 1991

Assets

Cash	
Balances due from Commercial Banks	66
Securities:	
U.S. Treasury	
U.S. Agency Obligations	240
General Obligation Bonds	
Fed Funds Sold	
Repurchase Agreements	
Revenue Bonds	
Non-government CMO	
Industrial Revenue Bonds	
Other: Federated Investments	
Fees Receivable - Accts Rec, Interest Rec	14
Prepaid Expenses	4
Premises and Fixed Assets (net)	59
Intangible Assets	29
Total Assets	412

Liabilities

Accounts Payable	3
Accrued Expenses	
Notes Payable	159
Capital Lease Obligations	
Other Liabilities: Expenses Accrued-Unpaid	30
Total Liabilities	192

Capital

Common Stock	3
Noncumulative perpetual preferred stock	
Additional paid-in capital	320
Retained Earnings	-103
Subtotal:	220
Allowance for Fee Receivable losses	
Cumulative perpetual preferred stock	
Other:	
Total Capital	220
TOTAL LIABILITIES AND CAPITAL	412
TOTAL TRUST ASSETS	67,000
Number of Trust Accounts (Actual)	363

OFFICERS

John H. Streicker, President; Michael J. Kenny, Secretary and Vice President;
Nicholas L. Versano, David Weiner, Millie Cassidy, Vice Presidents; Elizabeth
B. Longo, Treasurer

DIRECTORS

John H. Streicker, Michael J. Kenny, Elizabeth Longo

000 Omitted

December 31, 1991

Assets

Cash	500
Balances due from Commercial Banks	
Securities:	
U.S. Treasury	
U.S. Agency Obligations	
General Obligation Bonds	
Fed Funds Sold	
Repurchase Agreements	
Revenue Bonds	
Non-government CMO	
Industrial Revenue Bonds	
Other: Federated Investments	
Fees Receivable	81
Prepaid Expenses	
Premises and Fixed Assets (net)	39
Total Assets	620

Liabilities

Accounts Payable	31
Accrued Expenses	
Notes Payable	
Capital Lease Obligations	
Other Liabilities: Unearned Income	
Deferred Income Tax	
Total Liabilities	31

Capital

Common Stock	275
Noncumulative perpetual preferred stock	
Additional paid-in capital	
Retained Earnings	314
Subtotal:	589
Allowance for Fee Receivable losses	
Cumulative perpetual preferred stock	
Other:	
Total Capital	589
TOTAL LIABILITIES AND CAPITAL	620
TOTAL TRUST ASSETS	104,000
Number of Trust Accounts (Actual)	10

RULES OF THE COLORADO STATE BANKING BOARD
PERTAINING TO THE PUBLIC DEPOSIT PROTECTION ACT
(Promulgated, Repealed or Amended During the Period
January 1, 1991 through December 31, 1991)

PDP-3. List of approved eligible collateral instruments and obligations.

- A. 10. Federal National Mortgage Association mortgage - backed pass-through certificates (FNRP), EXCLUDING FLOATING RATE ISSUES.
13. Federal Home Loan Mortgage Corporation mortgage - backed participation certificates (FMPC), EXCLUDING FLOATING RATE ISSUES.
20. Small Business Administration (SBA) debentures BONDS.
25. CERTIFICATES FOR SALE IN THE SECONDARY MARKET WHICH REPRESENT UNDIVIDED INTERESTS IN POOLS COMPOSED OF FARMERS HOME ADMINISTRATION AND SMALL BUSINESS ADMINISTRATION LOANS, IF EITHER THE FARMERS HOME ADMINISTRATION OR SMALL BUSINESS ADMINISTRATION HAVE UNCONDITIONALLY GUARANTEED PAYMENT OF ALL AMOUNTS DUE TO BE PAID TO THE OWNER OF THE CERTIFICATE, AND ADDITIONALLY, PORTIONS OF LOANS GUARANTEED BY EITHER THE FARMERS HOME ADMINISTRATION OR SMALL BUSINESS ADMINISTRATION, PROVIDED THAT ONE OF THOSE AGENCIES HAS UNCONDITIONALLY GUARANTEED PAYMENT OF ALL AMOUNTS DUE UNDER THE GUARANTEED PORTION OF THE LOAN, AND THE LOAN PORTIONS ARE CERTIFIED FOR SALE IN THE SECONDARY MARKET.
26. IRREVOCABLE AND UNCONDITIONAL STANDBY LETTERS OF CREDIT ISSUED BY THE FEDERAL HOME LOAN BANK OF TOPEKA, PROVIDED THAT: (1) THE LETTER OF CREDIT IS IN THE STANDARD FORMAT APPROVED BY THE DIVISION OF BANKING, (2) THE COLORADO DIVISION OF BANKING IS DESIGNATED AS THE BENEFICIARY OF THE LETTER OF CREDIT, (3) SECURITIES ISSUED BY THE FEDERAL HOME LOAN BANK OF TOPEKA REMAIN TRIPLE A RATED BY EITHER MOODY'S OR STANDARD & POOR'S, AND (4) NO MORE THAN 50% OF AN ELIGIBLE PUBLIC DEPOSITORY'S PLEDGED COLLATERAL PORTFOLIO CONSISTS OF LETTERS OF CREDIT.
- B. 16. Obligations of any OTHER state or of any political subdivision of any ANOTHER state, which obligations shall be readily convertible into cash and which obligations are rated at least "A" quality by one or more nationally - recognized organizations which regularly rate such obligations.
17. Revenue bonds issued by any OTHER state or any political subdivision of any ANOTHER state, except private activity bonds, which obligations shall be readily convertible into cash and which obligations are rated at least "AA" quality by one or more nationally - recognized organizations which regularly rate such obligations.
18. INDUSTRIAL DEVELOPMENT REVENUE BONDS ARE SPECIFICALLY EXCLUDED FROM THE ELIGIBLE COLLATERAL LIST AND MAY NOT BE PLEDGED.
- F. Money market funds, the portfolios of which consist entirely of United States Government-issued or United States Government Agency-issued short-term securities with maximum maturities of 90-days ONE YEAR AND A DOLLAR-WEIGHTED AVERAGE MATURITY OF NOT MORE THAN ONE HUNDRED TWENTY DAYS, and which funds will agree to provide negotiable certificates of share ownership, or other documentation required by the Colorado Division of Banking to evidence the Division's security interest in the pledged money market fund shares.

PDP-4. Standards for establishing current market value of eligible collateral.

- A. Market value of the obligations and instruments approved as eligible collateral under rule PDP-3(A), items . . .
- B. Market value of the obligations approved as eligible collateral under rule PDP-3(A), . . .
- C. Market value of the obligations approved as eligible collateral under rule PDP-3(C) . . .
- D. Market value of the obligations approved as eligible collateral under rule PDP-3(D) and PDP-3(A)(25) . . .
- E. Market value of the obligations approved as eligible collateral under rule PDP-3(E) . . .
- F. Market value of the obligations approved as eligible collateral under rule PDP-3(A), . . .
- G. MARKET VALUE OF THE LETTERS OF CREDIT APPROVED AS ELIGIBLE COLLATERAL UNDER PDP-3(A), ITEM 26, SHALL BE 100% OF THE FACE VALUE OF THE LETTER OF CREDIT.

PDP-8A. Directors' examination of public deposits.

- B. 9. REVIEW OF ALL COLLATERAL PLEDGED UNDER THE PUBLIC DEPOSIT PROTECTION ACT TO IDENTIFY ANY PIECE OF PLEDGED COLLATERAL WHICH HAS BEEN REPORTED TO BE IN JEOPARDY OF DEFAULT OR ANY PIECE OF PLEDGED COLLATERAL THAT HAS BEEN ADVERSELY CLASSIFIED BY ANY REGULATORY AGENCY EXAMINER.

PDP-9. Assessments and Fees.

The "Fee Schedule Set by Banking Board Effective July 20, 1989" was deleted in its entirety.

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Wiggins	506	First State Bank of Wiggins	198
Wiley	123	State Bank of Wiley	199
Windsor	552	Bank of Windsor	200
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Woodland Park	484	Park State Bank	202
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