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EIGHTY-THIRD  
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, 1992  
to December 31, 1992



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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, 1992

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 11-2-110, 11-22-109.6, and 11-23-118, respectively.

With interest rates at historic lows, the U.S. banking industry, including Colorado's, registered a record profit during 1992, while at the same time making remarkable improvements in asset quality. During the year, the number of problem financial institutions needing special supervisory oversight continued to decrease dramatically. These positive trends are expected to continue into 1993.

The 157 state chartered commercial banks reported total deposits of \$5,646,424,000 and total assets of \$6,315,170,000, as of December 31, 1992. Assets increased by 9 percent over those reported in 1991. At the end of 1991, there were 161 state chartered commercial banks with total assets of \$5,738,849,000 and total deposits of \$5,157,192,000.

The 7 state chartered industrial banks reported total deposits of \$249,379,000 and total assets of \$299,189,000 as of December 31, 1992. Assets decreased 8 percent since 1991, at which time the 12 state chartered industrial banks reported total assets of \$323,613,000. At year end 1991, the industrial bank's deposits totaled \$249,325,000.

Colorado has 9 state chartered trust companies which reported total assets of \$1,266,952,000 and total deposits of \$1,126,019,000 as of December 31, 1992. Assets increased 96 percent since 1991, at which time the 8 state chartered trust companies reported total assets of \$646,432,000. Prior to 1991, 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 1992, 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, Sections 11-7-107 and 11-7-112.

Sincerely,

Barbara M.A. Walker  
State Bank Commissioner



## COLORADO STATE BANKING BOARD

Sandra J. Herzog  
Chairman  
Term Expires July 1, 1995

Salvador Gomez  
Term Expires July 1, 1995

R. Kent Landmark  
Term Expires July 1, 1993

William A. Mitchell  
Term Expires July 1, 1995

Mary L. Mohr  
Term Expires July 1, 1993

Jerald Starks  
Term Expires July 1, 1993

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

Robert J. Young  
Term Expires July 1, 1995

### 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

Morris Augusta  
Special Action Bank Supervisor  
Sr. Financial Institutions Examiner

Sue C. Johnston  
Staff Assistant to Board and Commissioner

Robert Kissel  
Leonard A. Reish  
EDP Auditor II

Walter Epting                      Michael R. Mitchell  
Robert Hinton                    E. Earl Penwell  
Kenneth Malskeit                John Wood  
Sr. Financial Institutions Examiners

Milad G. Fam                        Thomas E. Rockwell  
Daniel A. Gloekler                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

Elizabeth J. Arenas                Laudis Costa  
Senior Secretary                   Word Processor B

Gloria Montez                      Jack Rhoads  
Word Processor B                   Accounting Technician I-B

Peter Walker  
Administrative Clerk

### PDPA-COMPLIANCE-TRUST

Cynthia Chamberlin  
Program Administrator II

Randy Garrouette                Virginia Greenwalt-Belmain  
Trust                                  Trust

Margaret Chalmers                David C. Webb  
PDPA                                  Compliance

Linda Hunter                        Vivian Mooren  
Sr. Administrative Clerk            Administrative Clerk



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LOANS OUTSTANDING BY COLORADO BANKS  
AS OF JUNE 30, 1992 (000 OMITTED)

This information is submitted in compliance with Section 11-25-107 and 11-25-112, 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<br/>Loans Outstanding</u> |
|--|--------------------------|---|
| Total Dollar Amount of Loans Outstanding   | \$12,472,626             | 100%  |
| Total Dollar Amount of Loans Outstanding<br>in Colorado  | 11,524,640               | 92.4%   |
| Total Dollar Amount of Loans Outstanding<br>in Adjacent States (Utah, Kansas, Wyoming,<br>Nebraska, Arizona, New Mexico, Oklahoma) | 260,066                  | 2.1%  |
| Total Dollar Amount of Loans Outstanding<br>in Remaining States and Territories of<br>United States                                | 650,025                  | 5.2%  |
| Total Dollar Amount of Loans Outstanding<br>in Countries or Territories Outside of<br>United States                                | 37,895                   | .3%   |

DE NOVO COMMERCIAL BANK CHARTERS APPROVED

| <u>CB #</u> | <u>Bank Name/Location</u>                                   | <u>Date Approved</u> | <u>Date Opened</u> |
|-------------|---|----------------------|--------------------|
| 649         | First Choice of Greeley<br>Weld County<br>Greeley, Colorado | 11/21/91             | 07/01/92           |

COMMERCIAL BANK CONVERSIONS: NATIONAL TO STATE

| <u>CB #</u> | <u>Bank Name/ Location</u>   | <u>Date Approved</u> | <u>Date Opened</u> |
|-------------|--|----------------------|--------------------|
| 647         | Boulder Valley Bank & Trust<br>Boulder County<br>Boulder, Colorado | 01/20/92             | 04/06/92           |
| 648         | Eagle Bank<br>Boulder County<br>Broomfield, Colorado               | 01/20/92             | 06/04/92           |
| 646         | Centennial Bank<br>Arapahoe County<br>Englewood, Colorado          | 11/21/91             | 03/31/92           |

COMMERCIAL BANK CONVERSIONS: INDUSTRIAL TO COMMERCIAL

| <u>CB #</u> | <u>Bank Name/Location</u>   | <u>Date Approved</u> | <u>Date Opened</u> |
|-------------|---|----------------------|--------------------|
| 651         | Castle Rock Bank<br>Douglas County<br>Castle Rock, Colorado       | 04/16/92             | 07/20/92           |
| 650         | ARK Valley Independent Bank<br>Otero County<br>La Junta, Colorado | 04/16/92             | 07/20/92           |

COMMERCIAL BANK CONVERSIONS: STATE TO NATIONAL

| <u>CB #</u> | <u>Bank Name/Location</u>                                  | <u>Date Effective</u> |
|-------------|--|-----------------------|
| 568         | Pueblo Boulevard Bank<br>Pueblo County<br>Pueblo, Colorado | 11/02/92              |

BRANCHES ESTABLISHED THROUGH ACQUISITION

| <u>Bank Name/Location</u>  | <u>Date Approved</u> | <u>Date Opened</u> |
|--|----------------------|--------------------|
| Pitkin County Bank and Trust Company<br>Telluride Branch<br>San Miquel County<br>Telluride, Colorado | 2/20/92              | 10/24/92           |
| Crested Butte State Bank<br>Town Center Branch<br>Gunnison County<br>Mt. Crested Butte, Colorado     | 12/19/91             | 06/08/92           |
| The Bank of Grand Junction<br>Downtown Branch<br>Mesa County<br>Grand Junction, Colorado             | 02/20/92             | 06/29/92           |
| Community Bank of Parker<br>Franktown Branch<br>Douglas County<br>Franktown, Colorado                | 11/29/91             | 05/04/92           |
| The Minnequa Bank of Pueblo<br>Southwest Branch<br>Pueblo County<br>Pueblo, Colorado                 | 07/16/92             | 11/14/92           |
| Pueblo Bank and Trust Company<br>Canon City Branch<br>Fremont County<br>Canon City, Colorado         | 06/18/92             | 06/29/92           |
| UMB Bank Colorado<br>Broadmoor<br>El Paso County<br>Colorado Springs, Colorado                       | 04/16/92             | 06/01/92           |
| UMB Bank Colorado<br>Downtown<br>El Paso County<br>Colorado Springs, Colorado                        | 04/16/92             | 06/04/92           |
| Custer County Bank<br>Fountain Branch<br>El Paso County<br>Fountain, Colorado                        | 09/17/92             | 12/01/92           |

BRANCHES ESTABLISHED THROUGH MERGER &/OR CONVERSION

| <u>Bank Name/Location</u>   | <u>Date Approved</u> | <u>Date Opened</u> |
|---|----------------------|--------------------|
| First United Bank<br>Mission Viejo Office<br>Arapahoe County<br>Aurora, Colorado              | 10/01/92             | 10/01/92           |
| Tri-State Bank<br>Boulder County<br>Boulder Colorado  | 02/20/92             | 06/08/92           |
| Citywide Bank of Denver<br>Lakewood Branch<br>Jefferson County<br>Lakewood, Colorado          | 11/21/91             | 01/17/92           |
| Vectra Bank<br>Downtown Branch<br>Denver County<br>Denver, Colorado                           | 08/20/92             | 09/01/92           |
| Vectra Bank<br>Thornton Branch<br>Denver County<br>Thornton, Colorado                         | 08/20/92             | 09/01/92           |
| Vectra Bank<br>Lakewood Branch<br>Jefferson County<br>Lakewood, Colorado                      | 08/20/92             | 09/01/92           |
| Vectra Bank of Denver<br>Federal Heights Branch<br>Denver County<br>Federal Heights, Colorado | 08/20/92             | 09/01/92           |
| Vectra Bank of Denver<br>Wheat Ridge Branch<br>Jefferson County<br>Wheat Ridge, Colorado      | 08/20/92             | 09/01/92           |

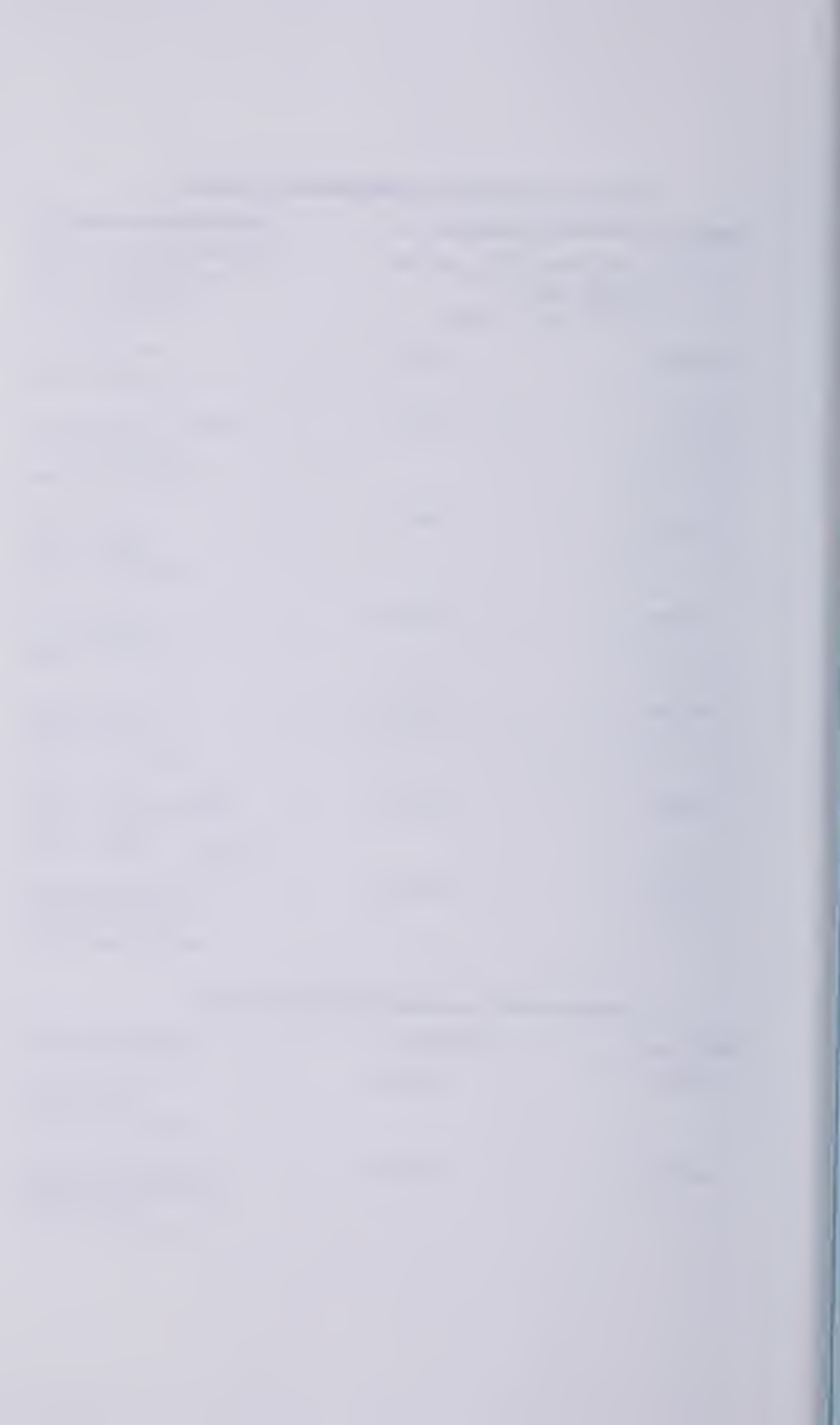
DE NOVO BRANCHES ESTABLISHED IN DEPRESSED AREAS

| <u>Bank Name/Location</u>   | <u>Date Approved</u> | <u>Date Opened</u> |
|---|----------------------|--------------------|
| Alpine Bank, Basalt<br>El Jebel Branch<br>Eagle County<br>El Jebel, Colorado              | 08/12/91             | 02/10/92           |
| Alpine Bank and Trust<br>Battlement Mesa Branch<br>Garfield County<br>Parachute, Colorado | 08/12/91             | 02/10/92           |



BRANCH CLOSURES

| <u>Bank Name/Location</u>  | <u>Date Closed</u> |
|--|--------------------|
| First State Bank<br>Central City Branch<br>Gilpin County<br>Central City, Colorado | 3/15/92            |







RULES OF THE COLORADO STATE BANKING BOARD  
PERTAINING TO COMMERCIAL BANKS  
(Promulgated, Repealed or Amended During the Period  
January 1, 1992 through December 31, 1992)

AMENDED RULES

CB101.31 Lease Financing.

A. General Authority

A state bank may engage in lease financing transactions provided the lease is a net, full payout lease, representing a non-cancelable obligation of the lessee. A "net lease" is a lease in which the bank is not directly or indirectly obligated to assume the expenses of maintaining the property. A "full payout" lease is a lease for which the bank expects to realize both return of its full investment and the cost of financing the property over the term of the lease. This payout can come from (1) rentals; (2) estimated tax benefits; and (3) the estimated residual value of the property at the expiration of the term of the lease.

B. Limitations

Lease financing transactions entered into pursuant to this rule are subject to the limitations on loans or extensions of credit under State Banking Board Rule CB101.43. The Banking Board reserves the right to determine that such leases are also subject to the limitations of any other law, rule, or order.

C. Restrictions on Transactions with Affiliates

Lease financing transactions entered into pursuant to this rule are subject to the following restrictions on transactions with affiliates:

1. The terms and circumstances of the transaction, including credit standards, must be substantially the same, or at least as favorable to the bank or its subsidiary as those prevailing at the time for comparable transactions with or involving other nonaffiliated companies;
2. In the case of any affiliate, the aggregate amount of leased transactions of the bank and its subsidiaries does not exceed ten percent of the total capital of the bank; and
3. In the case of all affiliates, the aggregate amount of leased transactions of the bank and its subsidiaries does not exceed twenty percent of the total capital of the bank.

For the purposes of this rule, any transaction by a bank with any person shall be deemed to be a transaction with an affiliate to the extent that the proceeds of the transaction are used for the benefit of, or transferred to that affiliate.

D. A bank may purchase or construct a municipal building, such as a school building, or other similar public facility and, as holder of legal title, lease the same to a municipality or other public authority having resources sufficient to make payment of all rentals as they become due. The lease agreement shall provide that upon its expiration the lessee will become owner of the building or facility.

E. Reference

1. CB101.43 is a rule and regulation enacted by the Colorado State Banking Board and is administered by the Colorado Division of Banking.
2. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, December 30, 1992.
3. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

CB101.37 Loans to Executive Officers, Directors, and Principal Shareholders  
[11-7-102]

A. General Prohibitions

1. Terms and Creditworthiness

No bank may extend credit to any of its executive officers, directors, or principal shareholders or to any related interest of that person unless the extension of credit:

- a. Is made on substantially the same terms (including interest rates and collateral) as, and following credit-underwriting procedures that are not less stringent than, those prevailing at the time for comparable transactions by the bank with other persons that are not covered by this rule and who are not employed by the bank, and
- b. Does not involve more than the normal risk of repayment or present other unfavorable features.

## 2. Prior Approval

- a. No bank may extend credit (which term includes granting a line of credit) to any of its executive officers, directors, or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit to that person and to all related interests of that person, exceeds the higher of \$25,000 or 5 percent of the bank's total capital unless:
  - i. The extension of credit has been approved in advance by a majority of the entire board of directors of that bank, and
  - ii. The interested party has abstained from participating directly or indirectly in the voting.
- b. In no event may a bank extend credit to any one of its executive officers, directors, or principal shareholders, or to any related interest of that person, in an amount that, when aggregated with all other extensions of credit to that person, and all related interests of that person, exceeds \$500,000, except by complying with the requirements of this paragraph.
- c. Approval by the board of directors under paragraph A (2) (a) of this rule is not required for an extension of credit that is made pursuant to a line of credit that was approved under paragraph A (2) (a) of this rule within 14 months of the date of the extension of credit. The extension of credit must also be in compliance with the requirements of section A of this rule.
- d. Participation in the discussion, or any attempt to influence the voting, by the board of directors regarding an extension of credit constitutes indirect participation in the voting by the board of directors on an extension of credit.

## 3. Lending Limit

No bank may extend credit to any of its executive officers or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit by the bank to that person and to all related interests of that person, exceeds the lending limit of the bank specified in State Banking Board rule

CB101.43. This prohibition does not apply to an extension of credit by a bank to a company of which the bank is a subsidiary or to any other subsidiary of that company.

#### 4. Aggregate Lending Limit

##### a. General Limit

A bank may not extend credit to any insider unless the extension of credit is in an amount that, when aggregated with the amount of all outstanding extensions of credit by that bank to all of its insiders, does not exceed the bank's total capital.

##### b. Banks with Deposits of Less Than \$100,000,000

Banks with deposits of less than \$100,000,000 may by resolution of its board of directors increase the general limit specified in paragraph A (4) (a) of this rule for a period ending May 18, 1993, to a level not to exceed two times the bank's total capital, if:

- i. The board of directors determines that such higher limit is consistent with prudent, safe, and sound banking practices in light of the bank's experience in lending to its insiders and is necessary to attract or retain directors or to prevent restricting the availability of credit in small communities;
- ii. The resolution sets forth the facts and reasoning on which the board of directors bases the finding, including the amount of the bank's lending limit to its insiders as a percentage of the bank's total capital as of the date of the resolution;
- iii. The bank has submitted the resolution to the Division of Banking; and
- iv. The bank meets or exceeds, on a fully phased-in basis, all applicable capital requirements established by the State Banking Board.

#### 5. Overdrafts

No bank may pay an overdraft of an executive officer or director of the bank on an account at the bank, unless the payment of funds is made in accordance with (1) a



written, preauthorized, interest-bearing extension of credit plan that specifies a method of repayment or (2) a written, preauthorized transfer of funds from another account of the account holder at the bank. This prohibition does not apply to payment of inadvertent overdrafts on an account in an aggregate amount of \$1,000 or less, provided, (1) The account is not overdrawn for more than 5 business days, and (2) the bank charges the executive officer or director the same fee charged any other customer of the bank in similar circumstances.

This prohibition does not apply to the payment by a bank of an overdraft of a principal shareholder of the bank, unless the principal shareholder is also an executive officer or director. This prohibition also does not apply to the payment by a bank of an overdraft of a related interest of an executive officer, director, or principal shareholder of the bank.

B. Additional Restrictions on Loans to Executive Officers

1. No bank may extend credit to any of its executive officers, and no executive officer of a bank shall borrow from or otherwise become indebted to the bank, except in the amounts, for the purposes, and upon the conditions specified in paragraphs B (3) and (4) of this rule.
2. No bank may extend credit in an aggregate amount greater than the amount permitted in paragraph B (3) (c) of this rule to a partnership in which one or more of the bank's executive officers are partners and, either individually or together, hold a majority interest. For the purposes of paragraph B (3) (c) of this rule, the total amount of credit extended by a bank to such partnership is considered to be extended to each executive officer of the bank who is a member of the partnership.
3. A bank is authorized to extend credit to any executive officer of the bank:
  - a. In any amount to finance the education of the executive officer's children;
  - b. In any amount to finance the purchase, construction, maintenance, or improvement of a residence of the executive officer, if the extension of credit is secured by a first lien on the residence and the residence is owned (or expected to be owned after the extension of credit) by the executive officer. ("First lien" for the purpose of this paragraph includes not only a first mortgage or deed of trust

but also a second or other junior mortgage or deed of trust where the bank holds all prior encumbrances and such junior encumbrance has the same priority with respect to liens of third parties as the first mortgage or deed of trust); and

- c. For any other purpose not specified in paragraphs B 3 a and b, if the aggregate amount of loans to that officer under this paragraph does not exceed at any one time the higher of 2.5 percent of the bank's total capital or \$25,000, but in no event more than \$100,000.
4. Any extension of credit by a bank to any of its executive officers shall be:
  - a. Promptly reported to the bank's board of directors;
  - b. In compliance with the requirements of general prohibitions, section A of this rule;
  - c. Preceded by the submission of a detailed current financial statement of the executive officer; and
  - d. Made subject to the condition that the extension of credit will, at the option of the bank, become due and payable at any time that the officer is indebted to any other bank or banks in an aggregate amount greater than the amount specified for a category of credit in paragraph B (3) of this rule.

C. Reference

1. CB101.43 is a rule and regulation enacted by the Colorado State Banking Board and is administered by the Colorado Division of Banking.
2. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, December 30, 1992.
3. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

CB101.47 Reports of New Executive Officers, Directors and Persons in Control and Related Late Filing Penalty [11-2-109(6) and (7)].

In addition to the provisions of 11-2-109(6) of the Colorado Banking Code, any person who becomes an executive officer, director, or person responsible, directly or indirectly, for the management, control, or operation of a bank, must file a

confidential financial statement on the forms provided by the Division of Banking. The purpose of such information is to inform the Commissioner and the Banking Board of the qualifications of such person(s) and that said person(s) will serve the safety and soundness of the bank.

The Banking Board may assess a \$25.00 per day penalty for late filing of reports of new executive officers, directors and persons in control which are required by C.R.S. 11-2-109(6) and (7) and this rule, including financial statements and biographical reports on the forms provided by the Division of Banking. Said penalty may be waived by the Banking Board pursuant to statute. Filing of an incorrect report form is not grounds for the waiving of the penalty.

#### NEW RULES

##### CB101.57 Reporting Criminal Referrals

A federally insured state chartered institution shall file with the State Bank Commissioner (Commissioner) a copy of the form filed to report apparent criminal violations with the Federal Deposit Insurance Corporation (FDIC) pursuant to Title 12 Code of Federal Regulation, section 353.1 or with the Federal Reserve Bank pursuant to the Federal Reserve System Policy Statement, Criminal Referral Procedures and the Bank Bribery Statute, dated August 16, 1985. The form shall be filed with the Commissioner within three business days of the filing of said form with the FDIC. The fact that a report is required by this rule should not in any case deter the institution from first informing the Commissioner by telephone or other expeditious means of an apparent violation, when such is deemed fitting.

Failure to comply with this rule may result in a levy by the State Banking Board of a penalty of up to \$25.00 per day for each day the report is not filed.

Title 12 Code of Federal Regulation, section 353.1 is a regulation enacted by the Chairman of the FDIC and administered by the FDIC. Federal Reserve Bank Policy Statement, Criminal Referral Procedure and the Bank Bribery Statute, dated August 16, 1985, is a policy enacted and administered by the Board of Governors of the Federal Reserve System. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, March 31, 1992. For more detailed information pertaining to this rule, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, CO 80202, (303) 894-7575.

CB101.58 Investment in a Subsidiary

A state bank may invest in a wholly owned subsidiary that engages in activities in which the parent bank may engage, subject to the same limitations the parent bank would be subject to if it were engaged in the activity.

CB101.59 Investment Powers [11-7-106(8)]

A state bank may make such investments, subject to such limitations, as a national bank can make pursuant to paragraph Seventh of 12 USC 24 and Part 1 of 12 CFR, Sections 1.3, 1.4, 1.5, 1.7, 1.8, 1.9, 1.10, and 1.11. These investment powers do not relate to underwriting or dealing in securities.

Reference: 12 USC 24 was enacted by the United States Congress and is administered by Comptroller of the Currency. 12 CFR 1 is issued and administered by the Comptroller of Currency under the general authority of the national banking laws, 12 USC 1 et seq. and under specific authority contained in paragraph Seventh of 12 USC 24.

This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, May 21, 1992.

For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

CB101.60 Investments in Community Development Projects

Occasionally state banks (bank) are asked to contribute to a community development corporation, wherein the bank will receive an equity interest in or evidence of debt which may have value in the future, but which is clearly not a bankable asset by ordinary standards. Such "investment" may be made and charged off as a contribution. If the bank wishes to carry the investment as an asset, the Division will treat it as permissible under C.R.S. 11-3-101(3) and 11-7-106(8), provided, that the following conditions are met:

1. The project must be of a predominantly civic, community, or public nature and not merely private and entrepreneurial.
2. The bank's investment in any one project does not exceed 2 percent of its total capital and its aggregate investment in all such projects does not exceed 5 percent of its total capital.
3. Such investments are accounted for on the bank's books under "other assets."

4. The project has received approval that it meets the above conditions from the State Banking Board or the Office of the Comptroller of the Currency.

Certain institutions are prohibited from participating in this activity as follows:

1. No bank participating in the joint Federal Reserve Board - Federal Deposit Insurance Corporation - Office of the Comptroller of the Currency capital forbearance plan shall engage in such activity.
2. No bank that has a regulatory composite examination rating (CAMEL) of "4" or "5" from any regulator shall engage in such activity.
3. No bank 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, written agreement imposed by or entered into with any regulator of the bank shall engage in such activity without the express written approval of the Banking Board.

CB101.61 Appraisal of Other Real Estate [11-8-101(1)(d)(I)]

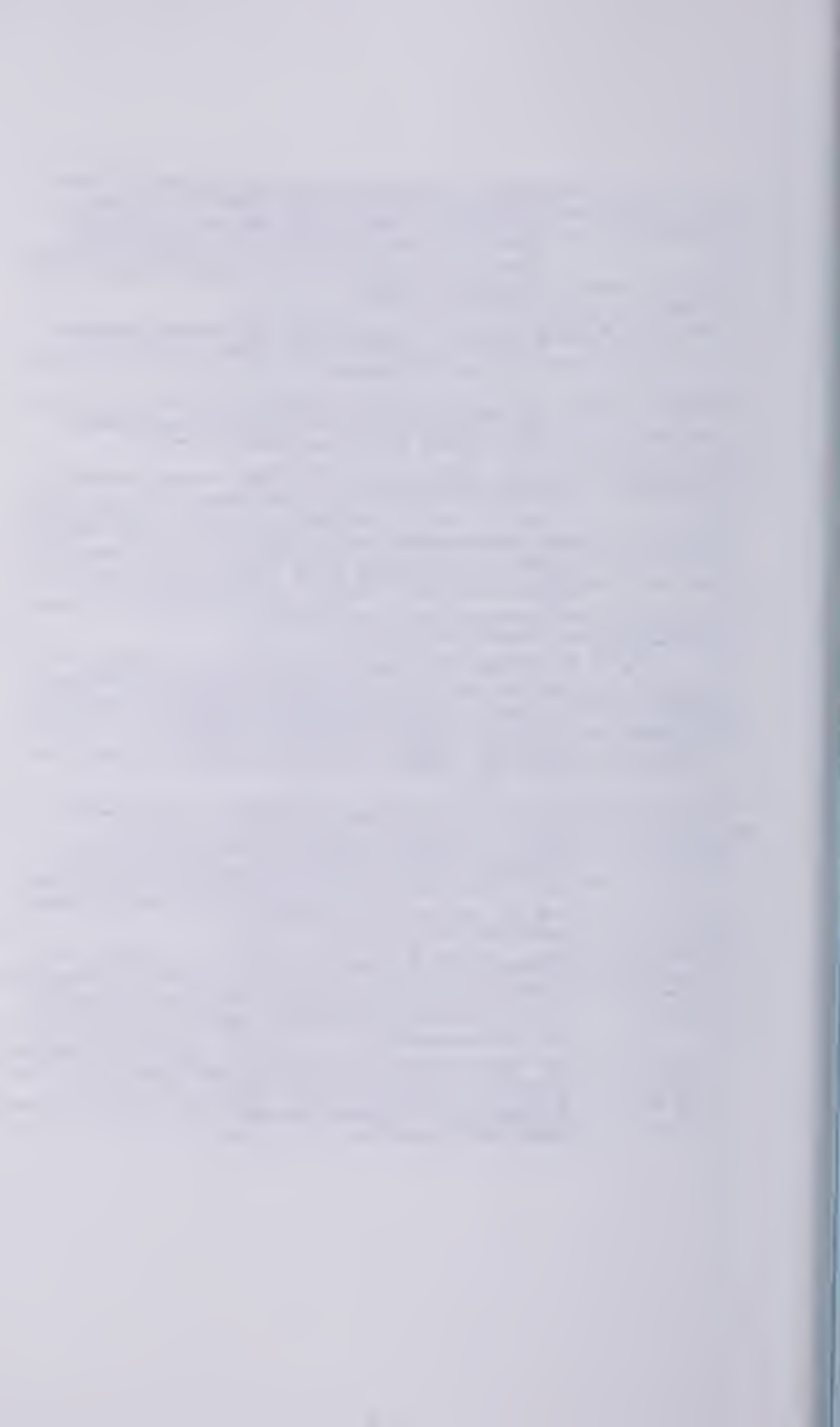
- A. The initial appraisal of Other Real Estate (ORE) shall be performed by a registered, licensed, or certified appraiser as defined in C.R.S. 12-61-706. However, if the asset has a current book value of \$30,000 or less at the time the asset is classified as ORE, an analysis, evaluation, opinion, conclusion, notation, or compilation of data may be performed by an officer, director, or regular salaried employee of a financial institution who has not, directly or indirectly, participated in the lending transaction or by an officer, director, or regular salaried employee of its affiliate who has not, directly or indirectly, participated in the lending transaction.
- B. Subsequent appraisals of an ORE asset with a book value of more than \$100,000 shall be performed by a licensed, or certified appraiser as defined in C.R.S. 12-61-706 according to the following schedule:
  1. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of 50% or more shall obtain an appraisal of each parcel of ORE annually.
  2. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most



recent Call Report of less than 50% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.

3. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of 25% or more shall obtain an appraisal of each parcel of ORE annually.
  4. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 25% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.
  5. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "4" or "5" shall obtain an appraisal of each parcel of ORE annually.
  6. A financial institution which does not meet any of the above criteria is not required to obtain subsequent appraisals of an ORE asset under this section.
- C. Subsequent appraisals of an ORE asset initially valued at \$100,000 or less, but more than \$30,000, shall be performed by an independent appraiser or individual who conducts an analysis, evaluation, opinion, conclusion, notation, or compilation of data according to the following schedule:
1. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of 50% or more shall obtain an appraisal of each parcel of ORE annually.
  2. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 50% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.
  3. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of 25% or more shall obtain an appraisal of each parcel of ORE annually.

4. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 25% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.
  5. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "4" or "5" shall obtain an appraisal of each parcel of ORE annually.
  6. A financial institution which does not meet any of the above criteria is not required to obtain subsequent appraisals of an ORE asset under this section.
- D. Subsequent appraisals of an ORE asset initially valued at \$30,000 or less shall be performed annually as an analysis, evaluation, opinion, conclusion, notation, or compilation of data performed by an officer, director, or regular salaried employee of a financial institution who has not, directly or indirectly, participated in the lending transaction or by an officer, director, or regular salaried employee of its affiliate who has not, directly or indirectly, participated in the lending transaction.
- E. Notwithstanding the above requirements for appraisals of ORE, the Colorado State Banking Board (Board), State Bank Commissioner (Commissioner), or any federal regulator may require, as provided by to C.R.S. 12-61-718(2), a financial institution to obtain an appraisal performed by a registered, licensed, or certified appraiser as defined in C.R.S. 12-61-706.
- F. Notwithstanding the above requirements for appraisals of ORE, it is incumbent upon management of a financial institution to obtain appraisals of ORE performed by a registered, licensed, or certified appraiser as defined in C.R.S. 12-61-706 if prudent banking practices indicate the need for such appraisals and to establish internal policies addressing prudent evaluation of ORE.
- H. Reference: C.R.S. 12-61-706 and C.R.S. 12-61-718(2) are laws enacted by the Legislature of the State of Colorado and administered by the Board of Real Estate Appraisers of the Colorado Department of Regulatory Agencies. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, October 30, 1992. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.









COMPARATIVE ABSTRACT

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  | 157 BANKS<br>12-31-92 | % TO<br>TOTAL | 161 BANKS<br>12-31-91 | INCREASE(+)<br>DECREASE(-) | %<br>CHANGE |
|---|-----------------------|---------------|-----------------------|----------------------------|-------------|
| CASH AND BALANCES DUE FROM  |                       |               |                       |                            |             |
| DEPOSITORY INSTITUTIONS   | 476,352               | 7.5           | 470,047               | 6,305                      | 1.3         |
| SECURITIES  | 1,998,324             | 31.6          | 1,780,571             | 217,753                    | 12.2        |
| FED FUNDS SOLD AND SECURITIES<br>PURCHASED UNDER AGREEMENTS<br>TO RESELL  | 512,306               | 8.1           | 355,006               | 157,300                    | 44.3        |
| LOANS AND LEASE   |                       |               |                       |                            |             |
| FINANCING RECEIVABLES   | 3,082,240             | 48.8          | 2,871,735             | 210,505                    | 7.3         |
| LESS ALLOWANCE FOR LOAN<br>AND LEASE LOSSES                               | 54,342                | 0.9           | 52,291                | 2,051                      | 3.9         |
| LOANS AND LEASES, NET   | 3,027,898             | 47.9          | 2,819,443             | 208,455                    | 7.4         |
| ASSETS HELD IN TRADING  |                       |               |                       |                            |             |
| ACCOUNTS  | 308                   | 0.0           | 977                   | (669)                      | -68.5       |
| PREMISES AND FIXED ASSETS   | 130,451               | 2.1           | 116,198               | 14,253                     | 12.3        |
| OTHER REAL ESTATE OWNED   | 58,735                | 1.0           | 82,362                | (23,627)                   | -28.7       |
| INVESTMENTS IN UNCONSOLIDATED<br>SUBSIDIARIES AND ASSOCIATED<br>COMPANIES | 3,684                 | 0.1           | 3,081                 | 603                        | 19.6        |
| CUSTOMERS' LIABILITY TO THIS BANK   |                       |               |                       |                            |             |
| ON ACCEPTANCES OUTSTANDING  | 670                   | 0.0           | 596                   | 74                         | 12.4        |
| INTANGIBLE ASSETS   | 4,356                 | 0.1           | 4,104                 | 252                        | 6.1         |
| OTHER ASSETS  | 99,899                | 1.6           | 103,449               | (3,550)                    | -3.4        |
| LOSSES DEFERRED   | 2,187                 | 0.0           | 3,014                 | (827)                      | -27.4       |
| <b>TOTAL ASSETS</b>   | <b>6,315,170</b>      | <b>100.0</b>  | <b>5,738,849</b>      | <b>576,321</b>             | <b>10.0</b> |
| <b>LIABILITIES</b>  |                       |               |                       |                            |             |
| DEPOSITS - DOMESTIC OFFICES   | 5,646,424             | 89.5          | 5,157,932             | 488,492                    | 9.5         |
| - NONINTEREST BEARING   | 1,361,063             | 21.6          | 1,156,564             | 204,499                    | 17.7        |
| - INTEREST BEARING  | 4,285,361             | 67.9          | 4,001,368             | 283,993                    | 7.1         |
| FED FUNDS PURCHASED AND SECURI-<br>TIES SOLD UNDER AGREEMENTS             | 58,056                | 0.9           | 32,161                | 25,895                     | 80.5        |
| DEMAND NOTES/U.S. TREASURY  | 1,955                 | 0.0           | 1,516                 | 439                        | 28.9        |
| OTHER BORROWED MONEY  | 56,717                | 0.9           | 38,494                | 18,223                     | 47.3        |
| MORTGAGE INDEBTEDNESS   | 2,682                 | 0.0           | 2,685                 | (3)                        | -1.1        |
| BANKS LIABILITY ON ACCEPTANCES  |                       |               |                       |                            |             |
| EXECUTED AND OUTSTANDING  | 670                   | 0.0           | 596                   | 74                         | 12.4        |
| NOTES AND DEBENTURES  | 610                   | 0.0           | 1,010                 | (400)                      | -39.6       |
| OTHER LIABILITIES   | 34,999                | 0.6           | 35,580                | (581)                      | -1.6        |
| <b>TOTAL LIABILITIES</b>  | <b>5,802,113</b>      | <b>91.9</b>   | <b>5,269,974</b>      | <b>532,139</b>             | <b>10.1</b> |
| LIMITED LIFE PREFERRED STOCK  | 0                     | 0.0           | 0                     |                            |             |
| <b>EQUITY CAPITAL</b>   |                       |               |                       |                            |             |
| PERPETUAL PREFERRED STOCK   | 3,200                 | 0.0           | 2800                  | 400                        | 14.3        |
| COMMON STOCK  | 105,553               | 1.7           | 98,917                | 6,636                      | 6.7         |
| SURPLUS   | 168,443               | 2.7           | 165,637               | 2,806                      | 1.7         |
| UNDIVIDED PROFITS/CAPITAL<br>RESERVES                                     | 233,726               | 3.7           | 198,653               | 35,073                     | 17.7        |
| LESS UNREALIZED LOSS MKT EQTY SEC   | 52                    | 0.0           | 147                   | (95)                       | -64.6       |
| <b>TOTAL EQUITY CAPITAL</b>   | <b>510,870</b>        | <b>8.1</b>    | <b>465,860</b>        | <b>45,010</b>              | <b>9.7</b>  |
| LOSSES DEFERRED   | 2,187                 | 0.0           | 3,014                 | (827)                      | -27.4       |
| <b>TOTAL LIABILITIES AND<br/>  EQUITY CAPITAL</b>                         | <b>6,315,170</b>      | <b>100.0</b>  | <b>5,738,849</b>      | <b>576,321</b>             | <b>10.0</b> |

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, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,753  |
| B. INTEREST-BEARING BALANCES.....  | 100    |
| 2. SECURITIES.....   | 18,173 |
| 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.....   | 9,046  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 166    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 8,880  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 699    |
| 7. OTHER REAL ESTATE OWNED.....  | 489    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS .....  |        |
| 11. OTHER ASSETS.....  | 414    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 30,508 |
| 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)..      | 30,508 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 26,085 |
| (1) NONINTEREST-BEARING.....  | 7,629  |
| (2) INTEREST-BEARING.....   | 18,456 |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |        |
| A. FEDERAL FUNDS PURCHASED.....   | 547    |
| 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).....                   | 26,704 |
| 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.....                        | 2,704  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 3,804  |
| 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)....       | 3,804  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 30,508 |

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, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 4,215  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 7,179  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..  |        |
| A. FEDERAL FUNDS SOLD.....   | 6,198  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 25,667 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 364    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 25,303 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 4,062  |
| 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.....  | 802    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 47,759 |
| 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)..      | 47,759 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 44,333 |
| (1) NONINTEREST-BEARING.....  | 11,623 |
| (2) INTEREST-BEARING.....   | 32,710 |
| 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.....   | 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.....  | 257    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 44,790 |
| 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.....                        | 1,004  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,969  |
| 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)....       | 2,969  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 47,759 |

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, 1992  
 ASSETS:

000 OMITTED

|  |        |         |
|--|--------|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |         |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 5,824   |
| B. INTEREST-BEARING BALANCES.....  |        | 120     |
| 2. SECURITIES.....   |        | 23,287  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |         |
| A. FEDERAL FUNDS SOLD.....   |        | 1,155   |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        | 21,000  |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |         |
| A. TOTAL LOANS AND LEASES.....   | 85,782 |         |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 667    |         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |         |
| D. NET LOANS AND LEASES.....   |        | 85,115  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |         |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 1,197   |
| 7. OTHER REAL ESTATE OWNED.....  |        | 157     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        | 275     |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |         |
| 10. INTANGIBLE ASSETS.....   |        |         |
| 11. OTHER ASSETS.....  |        | 1,336   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 139,466 |
| 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)..      |        | 139,466 |

LIABILITIES:

|  |        |         |
|--|--------|---------|
| 13. DEPOSITS:  |        |         |
| A. IN DOMESTIC OFFICES.....  |        | 123,892 |
| (1) NONINTEREST-BEARING.....   | 25,318 |         |
| (2) INTEREST-BEARING.....  | 98,574 |         |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:.. |        |         |
| A. FEDERAL FUNDS PURCHASED.....  |        |         |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                   |        | 230     |
| 15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....                        |        |         |
| 16. OTHER BORROWED MONEY.....  |        | 5,400   |
| 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.....   |        | 143     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 129,665 |
| 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.....                        |  | 7,467   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |         |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0       |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 9,801   |
| 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)....       |  | 9,801   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 139,466 |



OFFICERS:

MICHAEL T. TAETS, PRESIDENT/CEO; GARY HART, STIRLING COOPER, MARC JOHNSON,  
 J. TODD EMERSON, VICE PRESIDENTS; MOLLY BEATTIE, MARKETING OFFICER

DIRECTORS:

MICHAEL J. PINT, JOHN M. MORRISON, LEE R. ANDERSON, W. DUNCAN MACMILLAN,  
 MICHAEL T. TAETS, WILLIAM E. CLARK, F.P. (PETE) STONE, AL WHITE

DECEMBER 31, 1992 000 OMITTED

ASSETS:

|  |        |         |
|--|--------|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |         |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 5,532   |
| B. INTEREST-BEARING BALANCES.....  |        |         |
| 2. SECURITIES.....   |        | 25,402  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |         |
| A. FEDERAL FUNDS SOLD.....   |        | 12,948  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |         |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |         |
| A. TOTAL LOANS AND LEASES.....   | 59,201 |         |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        |        | 573     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |         |
| D. NET LOANS AND LEASES.....   |        | 58,628  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |         |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 2,792   |
| 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.....   |        | 612     |
| 11. OTHER ASSETS.....  |        | 523     |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 106,437 |
| 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)..      |        | 106,437 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 98,790 |
| (1) NONINTEREST-BEARING.....   | 22,666 |        |
| (2) INTEREST-BEARING.....  |        | 76,124 |
| 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.....   |        | 157    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 98,947 |
| 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.....                        |  | 4,640   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |         |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0       |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 7,490   |
| 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)....       |  | 7,490   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)... |  | 106,437 |

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, 1992

000 OMITTED

ASSETS:

|  |        |  |
|--|--------|--|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |  |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 3,319  |  |
| B. INTEREST-BEARING BALANCES.....  | 1,000  |  |
| 2. SECURITIES.....   | 23,359 |  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |  |
| A. FEDERAL FUNDS SOLD.....   | 3,810  |  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |  |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |  |
| A. TOTAL LOANS AND LEASES.....   | 16,151 |  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 342    |  |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |  |
| D. NET LOANS AND LEASES.....   | 15,809 |  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |  |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 357    |  |
| 7. OTHER REAL ESTATE OWNED.....  | 1,260  |  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |  |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |  |
| 10. INTANGIBLE ASSETS.....   |        |  |
| 11. OTHER ASSETS.....  | 501    |  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 49,415 |  |
| 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)..      | 49,415 |  |

LIABILITIES:

|   |        |  |
|---|--------|--|
| 13. DEPOSITS:   |        |  |
| A. IN DOMESTIC OFFICES.....   | 45,070 |  |
| (1) NONINTEREST-BEARING.....  | 15,336 |  |
| (2) INTEREST-BEARING.....   | 29,734 |  |
| 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.....  | 153    |  |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 45,223 |  |
| 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.....                        | 2,059  |  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |  |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |  |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 4,192  |  |
| 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)...        | 4,192  |  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 49,415 |  |



OFFICERS:

STEPHEN P. BALTZ, PRESIDENT; MARTHA J. BALTZ, EXEC. VICE PRESIDENT;  
 J. R. PFEIFER, SENIOR VICE PRESIDENT/CASHIER/SECRETARY

DIRECTORS:

STEPHEN P. BALTZ, MARTHA J. BALTZ, PATRICK B. AUGUSTINE, J. R. PFEIFER,  
 KELLY J. ZAMORSKI

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 3,470  |
| B. INTEREST-BEARING BALANCES.....  |        | 200    |
| 2. SECURITIES.....   |        | 167    |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 5,330  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 21,061 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 27B    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 20,783 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 1,900  |
| 7. OTHER REAL ESTATE OWNED.....  |        | 442    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 564    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 32,856 |
| 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)..      |        | 32,856 |

LIABILITIES:

|   |        |        |
|---|--------|--------|
| 13. DEPOSITS:   |        |        |
| A. IN DOMESTIC OFFICES.....   |        | 30,438 |
| (1) NONINTEREST-BEARING.....  | 10,516 |        |
| (2) INTEREST-BEARING.....   | 19,922 |        |
| 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.....  |        | 146    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 30,584 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |        |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |        |
| 24. COMMON STOCK.....   |  | 500    |
| 25. SURPLUS.....  |  | 1,350  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 422    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 2,272  |
| 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)....       |  | 2,272  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 32,856 |

OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 2,410  |
| B. INTEREST-BEARING BALANCES.....  |        | 100    |
| 2. SECURITIES.....   |        | 16,032 |
| 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.....   | 12,227 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 252    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 11,975 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 445    |
| 7. OTHER REAL ESTATE OWNED.....  |        | 2      |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 475    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 31,439 |
| 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)..      |        | 31,439 |

LIABILITIES:

|  |  |        |
|--|--|--------|
| 13. DEPOSITS:  |  |        |
| A. IN DOMESTIC OFFICES.....  |  | 25,766 |
| (1) NONINTEREST-BEARING.....   |  | 7,004  |
| (2) INTEREST-BEARING.....  |  | 18,762 |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:.. |  |        |
| A. FEDERAL FUNDS PURCHASED.....  |  | 1,877  |
| 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.....   |  | 55     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |  | 27,698 |
| 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.....                        |  | 2,641  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 3,741  |
| 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)....       |  | 3,741  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 31,439 |

OFFICERS:

RICHARD JORGENSEN, PRESIDENT; RICK D. METZLER, CASHIER

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 506    |
| B. INTEREST-BEARING BALANCES.....  |       | 100    |
| 2. SECURITIES.....   |       | 11,601 |
| 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.....   | 6,526 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 82    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 6,444  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 43     |
| 7. OTHER REAL ESTATE OWNED.....  |       | 35     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |       |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |       |        |
| 10. INTANGIBLE ASSETS.....   |       | 195    |
| 11. OTHER ASSETS.....  |       | 219    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 19,143 |
| 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)..      |       | 19,143 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 15,791 |
| (1) NONINTEREST-BEARING.....   | 3,289  |        |
| (2) INTEREST-BEARING.....  | 12,502 |        |
| 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.....   |        | 49     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 16,605 |
| 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.....                        |  | 850    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 2,538  |
| 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)....       |  | 2,538  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 19,143 |

OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,836  |        |
| B. INTEREST-BEARING BALANCES.....  | 100    |        |
| 2. SECURITIES.....   |        | 14,242 |
| 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.....   | 12,691 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 154    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 12,537 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 64     |
| 7. OTHER REAL ESTATE OWNED.....  |        | 1      |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 400    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 29,180 |
| 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)..      |        | 29,180 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 25,817 |
| (1) NONINTEREST-BEARING.....   | 7,840  |        |
| (2) INTEREST-BEARING.....  | 17,977 |        |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:.. |        |        |
| A. FEDERAL FUNDS PURCHASED.....  |        | 850    |
| 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.....   |        | 63     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 26,730 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |        |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |        |
| 24. COMMON STOCK.....   |  | 500    |
| 25. SURPLUS.....  |  | 506    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 1,444  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 2,450  |
| 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)....       |  | 2,450  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 29,180 |



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:

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

DECEMBER 31, 1992 000 OMITTED  
ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,425  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 17,297 |
| 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.....   | 17,671 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 162    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 17,509 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 1,420  |
| 7. OTHER REAL ESTATE OWNED.....  | 511    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 531    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 39,693 |
| 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)..      | 39,693 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 36,271 |
| (1) NONINTEREST-BEARING.....  | 9,741  |
| (2) INTEREST-BEARING.....   | 26,530 |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |        |
| A. FEDERAL FUNDS PURCHASED.....   | 150    |
| 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.....  | 264    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 36,685 |
| 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.....                        | 1,008  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 3,008  |
| 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)....       | 3,008  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 39,693 |

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, DENNIS E. BARRETT

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 3,629  |
| B. INTEREST-BEARING BALANCES.....  |        |        |
| 2. SECURITIES.....   |        | 25,739 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 9,566  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 32,818 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 447    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 32,371 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 3,337  |
| 7. OTHER REAL ESTATE OWNED.....  |        | 189    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 1,231  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 76,062 |
| 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)..      |        | 76,062 |

LIABILITIES:

|   |        |        |
|---|--------|--------|
| 13. DEPOSITS:   |        |        |
| A. IN DOMESTIC OFFICES.....   |        | 70,758 |
| (1) NONINTEREST-BEARING.....  | 25,065 |        |
| (2) INTEREST-BEARING.....   | 45,693 |        |
| 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.....  |        | 563    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 71,321 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |        |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |        |
| 24. COMMON STOCK.....   |  | 1,200  |
| 25. SURPLUS.....  |  | 1,530  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 2,011  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 4,741  |
| 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)....       |  | 4,741  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 76,062 |

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, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 1,636       |
| B. INTEREST-BEARING BALANCES.....   |             |
| 2. SECURITIES.....  | 4,140       |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |             |
| A. FEDERAL FUNDS SOLD.....  | 3,273       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |             |
| A. TOTAL LOANS AND LEASES.....  | 17,415      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 249         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 17,166      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 906         |
| 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.....   | 1,175       |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 28,296      |
| 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)..       | 28,296      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 25,830      |
| (1) NONINTEREST-BEARING.....  | 5,078       |
| (2) INTEREST-BEARING.....   | 20,752      |
| 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.....   | 391         |
| 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.....  | 218         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 26,439      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 800         |
| 25. SURPLUS.....  | 305         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 752         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,857       |
| 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)....       | 1,857       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 28,296      |



OFFICERS:

H. "JACK" LEPLATT, CHARIMAN OF THE BOARD; JAMES W. SOWER, PRESIDENT;  
 DAN R. FORD, VICE PRESIDENT; DARYL THIERER, CASHIER

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 927    |
| B. INTEREST-BEARING BALANCES.....  | 199    |
| 2. SECURITIES.....   | 7,246  |
| 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.....   | 11,280 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 137    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 11,143 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 213    |
| 7. OTHER REAL ESTATE OWNED.....  | 21     |
| 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).....                     | 22,168 |
| 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)..      | 22,168 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 20,207 |
| (1) NONINTEREST-BEARING.....   | 2,710  |
| (2) INTEREST-BEARING.....  | 17,497 |
| 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.....   | 129    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 20,336 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |

EQUITY CAPTIAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 150    |
| 25. SURPLUS.....  | 250    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 1,432  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,832  |
| 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)....       | 1,832  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 22,168 |

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, 1992 000 OMITTED  
 ASSETS:

|  |        |  |
|--|--------|--|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |  |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 6,839  |  |
| B. INTEREST-BEARING BALANCES.....  | 99     |  |
| 2. SECURITIES.....   | 20,905 |  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |  |
| A. FEDERAL FUNDS SOLD.....   | 9,130  |  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |  |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |  |
| A. TOTAL LOANS AND LEASES.....   | 42,272 |  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 2,023  |  |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |  |
| D. NET LOANS AND LEASES.....   | 40,249 |  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |  |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 5,161  |  |
| 7. OTHER REAL ESTATE OWNED.....  | 812    |  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |  |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |  |
| 10. INTANGIBLE ASSETS.....   |        |  |
| 11. OTHER ASSETS.....  | 6,393  |  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 89,588 |  |
| 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)..      | 89,588 |  |

LIABILITIES:

|   |        |  |
|---|--------|--|
| 13. DEPOSITS:   |        |  |
| A. IN DOMESTIC OFFICES.....   | 76,908 |  |
| (1) NONINTEREST-BEARING.....  | 25,608 |  |
| (2) INTEREST-BEARING.....   | 51,300 |  |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |        |  |
| A. FEDERAL FUNDS PURCHASED.....   |        |  |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                    | 3,048  |  |
| 15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....                         |        |  |
| 16. OTHER BORROWED MONEY.....   |        |  |
| 17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....   | 351    |  |
| 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).....                   | 81,093 |  |
| 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.....                        | 4,895  |  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |  |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |  |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 8,495  |  |
| 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)....       | 8,495  |  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 89,588 |  |

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OFFICERS:

JOHN C. RUDOLPH, CEO; PAUL TROYER, PRESIDENT; SUNNY LEE GILBERT, EXEC.  
 VICE PRESIDENT; KAREN C. WOOLHISER, VICE PRESIDENT/CASHIER

DIRECTORS:

DENNIS R. ROBINSON, JOHN C. RUDOLPH, JOHN E. MOCK, CARL R. VERTUCA,  
 JAMES ZIEGLER, ALAN TERAN, GEORGE KARAKEHIAN, PAUL TROYER

| DECEMBER 31, 1992   |        | 000 OMITTED |
|---|--------|-------------|
| <b>ASSETS:</b>  |        |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |        |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |        | 2,049       |
| B. INTEREST-BEARING BALANCES.....   |        | 1,099       |
| 2. SECURITIES.....  |        | 3,023       |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |        |             |
| A. FEDERAL FUNDS SOLD.....  |        | 4,600       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |        |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |        |             |
| A. TOTAL LOANS AND LEASES.....  | 19,966 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 387    |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |        |             |
| D. NET LOANS AND LEASES.....  |        | 19,579      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |        |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |        | 446         |
| 7. OTHER REAL ESTATE OWNED.....   |        | 75          |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |        |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |        |             |
| 10. INTANGIBLE ASSETS.....  |        |             |
| 11. OTHER ASSETS.....   |        | 464         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |        | 31,335      |
| 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)..       |        | 31,335      |
| <hr/>   |        |             |
| <b>LIABILITIES:</b>   |        |             |
| 13. DEPOSITS:   |        |             |
| A. IN DOMESTIC OFFICES.....   |        | 29,079      |
| (1) NONINTEREST-BEARING.....  | 10,977 |             |
| (2) INTEREST-BEARING.....   | 18,102 |             |
| 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.....   |        | 76          |
| 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).....                   |        | 29,252      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |             |
| <hr/>   |        |             |
| <b>EQUITY CAPITAL:</b>  |        |             |
| 23. PERPETUAL PREFERRED STOCK.....  |        |             |
| 24. COMMON STOCK.....   |        | 700         |
| 25. SURPLUS.....  |        | 1,000       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |        | 383         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |        | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |        | 2,083       |
| 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)....       |        | 2,083       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |        | 31,335      |



OFFICERS:

J. PATRICK MCDUFF, PRESIDENT; ALLAN SWANSON, VICE PRESIDENT;  
 MYRNA K. GRASSMICK, CASHIER

DIRECTORS:

ROBERT GREEN, GARY S. JUDD, W. JAMES TOZER, JR.,  
 JAMES L. RUMSEY, RICHARD B. TUCKER

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 3,851  |        |
| B. INTEREST-BEARING BALANCES.....  | 17     |        |
| 2. SECURITIES.....   |        | 23,872 |
| 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.....   | 16,875 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 206    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 16,669 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 602    |
| 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.....   |        | 169    |
| 11. OTHER ASSETS.....  |        | 443    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 45,623 |
| 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)..      |        | 45,623 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 34,059 |
| (1) NONINTEREST-BEARING.....   | 10,402 |        |
| (2) INTEREST-BEARING.....  | 23,657 |        |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:.. |        |        |
| A. FEDERAL FUNDS PURCHASED.....  |        | 2,435  |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                   |        | 1,055  |
| 15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....                        |        |        |
| 16. OTHER BORROWED MONEY.....  |        | 5,500  |
| 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).....                  |        | 43,146 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |        |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |        |
| 24. COMMON STOCK.....   |  | 2,000  |
| 25. SURPLUS.....  |  | 307    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 170    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 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)... |  | 45,623 |

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, 1992   |        | 000 OMITTED |
|---|--------|-------------|
| <b>ASSETS:</b>  |        |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |        |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 2,491  |             |
| B. INTEREST-BEARING BALANCES.....   |        | 12,954      |
| 2. SECURITIES.....  |        |             |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |        |             |
| A. FEDERAL FUNDS SOLD.....  |        | 5,600       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |        |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |        |             |
| A. TOTAL LOANS AND LEASES.....  | 22,466 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 341    |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |        |             |
| D. NET LOANS AND LEASES.....  |        | 22,125      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |        |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |        | 752         |
| 7. OTHER REAL ESTATE OWNED.....   |        | 368         |
| 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).....                      |        | 44,738      |
| 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)..       |        | 44,738      |
| <b>LIABILITIES:</b>   |        |             |
| 13. DEPOSITS:   |        |             |
| A. IN DOMESTIC OFFICES.....   |        | 41,849      |
| (1) NONINTEREST-BEARING.....  | 9,190  |             |
| (2) INTEREST-BEARING.....   | 32,659 |             |
| 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.....  |        | 307         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 42,156      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |             |
| <b>EQUITY CAPITAL:</b>  |        |             |
| 23. PERPETUAL PREFERRED STOCK.....  |        |             |
| 24. COMMON STOCK.....   |        | 961         |
| 25. SURPLUS.....  |        | 739         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |        | 882         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |        | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |        | 2,582       |
| 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)....       |        | 2,582       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |        | 44,738      |

OFFICERS:

DAVID T. MANLEY, PRESIDENT; DAVID ALLEY, VICE PRESIDENT;  
 ROGER E. KEEL, VICE PRESIDENT/CASHIER

DIRECTORS:

W. D. EDWARDS, DON THOMAS, JOHN CLAUS, ALLAN R. HALLOCK,

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |        |  |
|--|--------|--|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |  |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 914    |  |
| B. INTEREST-BEARING BALANCES.....  | 95     |  |
| 2. SECURITIES.....   | 4,659  |  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |  |
| A. FEDERAL FUNDS SOLD.....   | 590    |  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |  |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |  |
| A. TOTAL LOANS AND LEASES.....   | 6,658  |  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 92     |  |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |  |
| D. NET LOANS AND LEASES.....   | 6,566  |  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |  |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 308    |  |
| 7. OTHER REAL ESTATE OWNED.....  | 6      |  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |  |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |  |
| 10. INTANGIBLE ASSETS.....   | 0      |  |
| 11. OTHER ASSETS.....  | 131    |  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 13,269 |  |
| 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)..      | 13,269 |  |

LIABILITIES:

|  |        |  |
|--|--------|--|
| 13. DEPOSITS:  |        |  |
| A. IN DOMESTIC OFFICES.....  | 12,453 |  |
| (1) NONINTEREST-BEARING.....   | 3,611  |  |
| (2) INTEREST-BEARING.....  | 8,842  |  |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:.. |        |  |
| A. FEDERAL FUNDS PURCHASED.....  | 0      |  |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                   | 0      |  |
| 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.....   | 73     |  |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 12,526 |  |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |  |

EQUITY CAPITAL:

|   |        |  |
|---|--------|--|
| 23. PERPETUAL PREFERRED STOCK.....  |        |  |
| 24. COMMON STOCK.....   | 292    |  |
| 25. SURPLUS.....  | 350    |  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 101    |  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |  |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |  |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 743    |  |
| 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)....       | 743    |  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 13,269 |  |



OFFICERS:

NORMAN R. TISDALE, PRESIDENT; RICHARD E. JACKSON, EXEC. 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, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 1,120  |
| B. INTEREST-BEARING BALANCES.....  |        |        |
| 2. SECURITIES.....   |        | 9,883  |
| 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.....   | 10,744 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 182    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 10,562 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 172    |
| 7. OTHER REAL ESTATE OWNED.....  |        | 1,243  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 423    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 25,503 |
| 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)..      |        | 25,503 |

LIABILITIES:

|   |  |        |
|---|--|--------|
| 13. DEPOSITS:   |  |        |
| A. IN DOMESTIC OFFICES.....   |  | 22,219 |
| (1) NONINTEREST-BEARING.....  |  | 3,865  |
| (2) INTEREST-BEARING.....   |  | 18,354 |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |  |        |
| A. FEDERAL FUNDS PURCHASED.....   |  |        |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                    |  | 550    |
| 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.....  |  | 150    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |  | 22,919 |
| 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.....                        |  | 1,021  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 2,584  |
| 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)....       |  | 2,584  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 25,503 |

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, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 721    |
| B. INTEREST-BEARING BALANCES.....  | 100    |
| 2. SECURITIES.....   | 5,102  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 1,115  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 5,856  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 95     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 5,761  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 316    |
| 7. OTHER REAL ESTATE OWNED.....  | 25     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 123    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 13,263 |
| 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)..      | 13,263 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 12,025 |
| (1) NONINTEREST-BEARING.....   | 3,260  |
| (2) INTEREST-BEARING.....  | 8,765  |
| 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).....                  | 12,095 |
| 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.....                        | 168    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,168  |
| 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)....       | 1,168  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 13,263 |

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, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,557  |
| B. INTEREST-BEARING BALANCES.....  | 300    |
| 2. SECURITIES.....   | 19,668 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 2,775  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 10,359 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 149    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 10,210 |
| 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.....  | 516    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 36,285 |
| 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)..      | 36,285 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 33,309 |
| (1) NONINTEREST-BEARING.....   | 7,253  |
| (2) INTEREST-BEARING.....  | 26,056 |
| 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).....                  | 33,794 |
| 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.....                        | 1,191  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,491  |
| 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)....       | 2,491  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 36,285 |



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, 1992  
 ASSETS:

000 OMITTED

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 1,467  |
| B. INTEREST-BEARING BALANCES.....  |        | 100    |
| 2. SECURITIES.....   |        | 5,284  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 1,300  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 11,078 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 194    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 10,884 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 557    |
| 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.....  |        | 315    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 19,907 |
| 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)..      |        | 19,907 |

LIABILITIES:

|   |        |        |
|---|--------|--------|
| 13. DEPOSITS:   |        |        |
| A. IN DOMESTIC OFFICES.....   |        | 17,389 |
| (1) NONINTEREST-BEARING.....  | 2,951  |        |
| (2) INTEREST-BEARING.....   | 14,438 |        |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |        |        |
| A. FEDERAL FUNDS PURCHASED.....   |        |        |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                    |        | 700    |
| 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.....  |        | 248    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 18,547 |
| 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.....                        |  | 520    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,360  |
| 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)....       |  | 1,360  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 19,907 |

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, 1992   |        | 000 OMITTED |
|---|--------|-------------|
| <b>ASSETS:</b>  |        |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |        |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |        | 1,396       |
| B. INTEREST-BEARING BALANCES.....   |        |             |
| 2. SECURITIES.....  |        | 8,006       |
| 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.....  | 18,843 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         |        | 331         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |        |             |
| D. NET LOANS AND LEASES.....  |        | 18,512      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |        |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |        | 102         |
| 7. OTHER REAL ESTATE OWNED.....   |        | 240         |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |        |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |        |             |
| 10. INTANGIBLE ASSETS.....  |        |             |
| 11. OTHER ASSETS.....   |        | 504         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |        | 32,010      |
| 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)..       |        | 32,010      |
| <b>LIABILITIES:</b>   |        |             |
| 13. DEPOSITS:   |        |             |
| A. IN DOMESTIC OFFICES.....   |        | 28,977      |
| (1) NONINTEREST-BEARING.....  | 4,861  |             |
| (2) INTEREST-BEARING.....   |        | 24,116      |
| 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.....   |        | 50          |
| 18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....         |        |             |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                    |        |             |
| 20. OTHER LIABILITIES.....  |        | 257         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 29,284      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |             |
| <b>EQUITY CAPITAL:</b>  |        |             |
| 23. PERPETUAL PREFERRED STOCK.....  |        |             |
| 24. COMMON STOCK.....   |        | 200         |
| 25. SURPLUS.....  |        | 575         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |        | 1,951       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |        | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |        | 2,726       |
| 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)....       |        | 2,726       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |        | 32,010      |

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN; 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, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 1,314  |
| B. INTEREST-BEARING BALANCES.....  |        |        |
| 2. SECURITIES.....   |        | 6,739  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 3,451  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 15,175 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 236    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 14,939 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 1,703  |
| 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.....  |        | 1,288  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 29,434 |
| 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)..      |        | 29,434 |

LIABILITIES:

|   |        |        |
|---|--------|--------|
| 13. DEPOSITS:   |        |        |
| A. IN DOMESTIC OFFICES.....   |        | 27,214 |
| (1) NONINTEREST-BEARING.....  | 5,582  |        |
| (2) INTEREST-BEARING.....   | 21,632 |        |
| 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.....  |        | 198    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 27,412 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |        |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |        |
| 24. COMMON STOCK.....   |  | 750    |
| 25. SURPLUS.....  |  | 275    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 997    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 2,022  |
| 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)....       |  | 2,022  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 29,434 |



OFFICERS:

THOMAS J. MILLER, PRESIDENT; PAUL F. ARVIDSON, VICE PRESIDENT;  
 MARSHA A. HARRISON, VICE PRESIDENT/CASHIER

DIRECTORS:

PAUL F. ARVIDSON, EARL L. DAZEY, MARSHA HARRISON, ROBERT W. KENNETH,  
 THOMAS J. MILLER, DENNIS E. POTTENGER, ANDREW J. ROBINSON

| DECEMBER 31, 1992   |       | 000 OMITTED |
|---|-------|-------------|
| ASSETS:   |       |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |       |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |       | 364         |
| B. INTEREST-BEARING BALANCES.....   |       | 52          |
| 2. SECURITIES.....  |       | 3,283       |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |       |             |
| A. FEDERAL FUNDS SOLD.....  |       | 400         |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |       |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |       |             |
| A. TOTAL LOANS AND LEASES.....  | 5,547 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         |       | 104         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              | 5,443 |             |
| D. NET LOANS AND LEASES.....  |       | 5,443       |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |       |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |       | 437         |
| 7. OTHER REAL ESTATE OWNED.....   |       | 68          |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |       |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |       |             |
| 10. INTANGIBLE ASSETS.....  |       | 0           |
| 11. OTHER ASSETS.....   |       | 128         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |       | 10,175      |
| 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)..       |       | 10,175      |
| LIABILITIES:  |       |             |
| 13. DEPOSITS:   |       |             |
| A. IN DOMESTIC OFFICES.....   |       | 9,271       |
| (1) NONINTEREST-BEARING.....  | 466   |             |
| (2) INTEREST-BEARING.....   | 8,805 |             |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |       |             |
| A. FEDERAL FUNDS PURCHASED.....   |       | 0           |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                    |       | 0           |
| 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.....  |       | 122         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |       | 9,393       |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |       |             |
| EQUITY CAPITAL:   |       |             |
| 23. PERPETUAL PREFERRED STOCK.....  |       |             |
| 24. COMMON STOCK.....   |       | 100         |
| 25. SURPLUS.....  |       | 500         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |       | 182         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |       | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |       | 782         |
| 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)....       |       | 782         |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |       | 10,175      |



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, 1992  
 ASSETS:

000 OMITTED

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 4,623  |
| B. INTEREST-BEARING BALANCES.....  |        | 50     |
| 2. SECURITIES.....   |        | 60,805 |
| 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.....   | 13,554 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 311    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 13,243 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 91     |
| 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.....  |        | 1,149  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 83,961 |
| 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)..      |        | 83,961 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 69,412 |
| (1) NONINTEREST-BEARING.....   | 9,326  |        |
| (2) INTEREST-BEARING.....  | 60,086 |        |
| 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.....   |        | 177    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 69,589 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |        |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |        |
| 24. COMMON STOCK.....   |  | 2,000  |
| 25. SURPLUS.....  |  | 4,000  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 8,372  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 14,372 |
| 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)....       |  | 14,372 |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 83,961 |

OFFICERS:

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

DIRECTORS:

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

| DECEMBER 31, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 2,239       |
| B. INTEREST-BEARING BALANCES.....   |             |
| 2. SECURITIES.....  | 16,260      |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |             |
| A. FEDERAL FUNDS SOLD.....  | 2,765       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |             |
| A. TOTAL LOANS AND LEASES.....  | 31,758      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 1,084       |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 30,674      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 252         |
| 7. OTHER REAL ESTATE OWNED.....   | 25          |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |             |
| 10. INTANGIBLE ASSETS.....  |             |
| 11. OTHER ASSETS.....   | 1,011       |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 53,226      |
| 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)..       | 53,226      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 46,370      |
| (1) NONINTEREST-BEARING.....  | 8,706       |
| (2) INTEREST-BEARING.....   | 37,664      |
| 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).....                   | 46,615      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 400         |
| 25. SURPLUS.....  | 1,500       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 4,711       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 6,611       |
| B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....                     |             |
| C. NET EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....       | 6,611       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 53,226      |

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. SLIFER, J. ROBERT YOUNG,  
 WILLIAM B. VOLLBRACHT

DECEMBER 31, 1992

000 OMITTED

ASSETS:

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 494   |        |
| B. INTEREST-BEARING BALANCES.....  |       |        |
| 2. SECURITIES.....   |       | 1,353  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |        |
| A. FEDERAL FUNDS SOLD.....   | 1,684 |        |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |        |
| A. TOTAL LOANS AND LEASES.....   | 6,996 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 76    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 6,920  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 637    |
| 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.....  |       | 71     |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 11,159 |
| 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)..      |       | 11,159 |

LIABILITIES:

|  |       |        |
|--|-------|--------|
| 13. DEPOSITS:  |       |        |
| A. IN DOMESTIC OFFICES.....  |       | 10,006 |
| (1) NONINTEREST-BEARING.....   | 2,619 |        |
| (2) INTEREST-BEARING.....  | 7,387 |        |
| 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.....   |       | 78     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |       | 10,084 |
| 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.....                        |  | 175    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,075  |
| 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)....       |  | 1,075  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 11,159 |

OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |
|--|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 688   |
| B. INTEREST-BEARING BALANCES.....  |       |
| 2. SECURITIES.....   | 1,782 |
| 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.....   | 3,924 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 82    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |
| D. NET LOANS AND LEASES.....   | 3,842 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 109   |
| 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.....  | 99    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 7,020 |
| 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)..      | 7,020 |

LIABILITIES:

|  |       |
|--|-------|
| 13. DEPOSITS:  |       |
| A. IN DOMESTIC OFFICES.....  | 6,572 |
| (1) NONINTEREST-BEARING.....   | 1,469 |
| (2) INTEREST-BEARING.....  | 5,103 |
| 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.....   | 10    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 6,582 |
| 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.....                        | 100   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 438   |
| 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)....       | 438   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 7,020 |



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, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,588  |
| B. INTEREST-BEARING BALANCES.....  | 100    |
| 2. SECURITIES.....   | 11,951 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 5,050  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 6,842  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 128    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 6,714  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 219    |
| 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.....  | 179    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 25,960 |
| 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)..      | 25,960 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 24,272 |
| (1) NONINTEREST-BEARING.....  | 4,662  |
| (2) INTEREST-BEARING.....   | 19,610 |
| 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.....  | 53     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 24,325 |
| 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.....                        | 892    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,635  |
| 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)....       | 1,635  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 25,960 |

OFFICERS:

JON P. COATES, CHAIRMAN; TERRY W. DARBY, PRESIDENT; FRANK RANSBERGER,  
 BILL TEMPLE, VICE PRESIDENTS; GERI LOU KELDERMAN, CASHIER

DIRECTORS:

PETER J. ABLANCZY, DAVID W. ARMSTRONG, JON P. COATES, TERRY W. DARBY,  
 RICHARD DUNCAN, SHEILA R. JOHNSON, DEAN E. KASPER, JAMES W. KING,  
 DAN E. LONG, M. KENT WINKER, NORMAN W. WOOD

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 4,209  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 3,166  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 3,320  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 13,089 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 411    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 12,678 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 228    |
| 7. OTHER REAL ESTATE OWNED.....  | 72     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 167    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 23,840 |
| 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)..      | 23,840 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 22,345 |
| (1) NONINTEREST-BEARING.....   | 10,391 |
| (2) INTEREST-BEARING.....  | 11,954 |
| 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.....   | 141    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 22,486 |
| 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.....                        | 436    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,354  |
| 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)....       | 1,354  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 23,840 |

OFFICERS:

JON P. COATES, CHAIRMAN; RICHARD DUNCAN, PRESIDENT; TERRY W. DARBY, EXEC. VICE PRESIDENT; LORRAINE THRONE, VICE PRESIDENT; GERI LOU KELDERMAN, CASHIER

DIRECTORS:

PETER J. ABLANCZY, DAVID W. ARMSTRONG, JON P. COATES, TERRY W. DARBY, RICHARD DUNCAN, SHEILA R. JOHNSON, DEAN E. KASPER, JAMES W. KING, DAN E. LONG, M. KENT WINKER, NORMAN W. WOOD

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,511  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 5,369  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 6,800  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 16,111 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 681    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 15,430 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 898    |
| 7. OTHER REAL ESTATE OWNED.....  | 1,142  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 217    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 32,367 |
| 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)..      | 32,367 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 30,012 |
| (1) NONINTEREST-BEARING.....   | 5,469  |
| (2) INTEREST-BEARING.....  | 24,543 |
| 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.....  | 45     |
| 18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....        |        |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                   |        |
| 20. OTHER LIABILITIES.....   | 136    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 30,193 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 250    |
| 25. SURPLUS.....  | 1,400  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 524    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,174  |
| 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)....       | 2,174  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 32,367 |



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, 1992 000 OMITTED  
 ASSETS:

|  |        |  |
|--|--------|--|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |  |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,890  |  |
| B. INTEREST-BEARING BALANCES.....  | 767    |  |
| 2. SECURITIES.....   | 6,064  |  |
| 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.....   | 10,983 |  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 19B    |  |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |  |
| D. NET LOANS AND LEASES.....   | 10,785 |  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |  |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 110    |  |
| 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.....  | 228    |  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 21,854 |  |
| 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)..      | 21,854 |  |

LIABILITIES:

|  |        |  |
|--|--------|--|
| 13. DEPOSITS:  |        |  |
| A. IN DOMESTIC OFFICES.....  | 20,118 |  |
| (1) NONINTEREST-BEARING.....   | 4,305  |  |
| (2) INTEREST-BEARING.....  | 15,813 |  |
| 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.....  | 37     |  |
| 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).....                  | 20,215 |  |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |  |

EQUITY CAPITAL:

|   |        |  |
|---|--------|--|
| 23. PERPETUAL PREFERRED STOCK.....  |        |  |
| 24. COMMON STOCK.....   | 941    |  |
| 25. SURPLUS.....  | 527    |  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 171    |  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |  |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |  |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,639  |  |
| 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)....       | 1,639  |  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 21,854 |  |

OFFICERS:

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

DIRECTORS:

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

| DECEMBER 31, 1992   |        | 000 OMITTED |
|---|--------|-------------|
| ASSETS:   |        |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |        |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |        | 1,873       |
| B. INTEREST-BEARING BALANCES.....   |        | 347         |
| 2. SECURITIES.....  |        | 6,837       |
| 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.....  | 15,943 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         |        | 313         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |        |             |
| D. NET LOANS AND LEASES.....  |        | 15,630      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |        |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |        | 552         |
| 7. OTHER REAL ESTATE OWNED.....   |        | 205         |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |        |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |        |             |
| 10. INTANGIBLE ASSETS.....  |        | 8           |
| 11. OTHER ASSETS.....   |        | 253         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |        | 26,405      |
| 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)..       |        | 26,405      |
| LIABILITIES:  |        |             |
| 13. DEPOSITS:   |        |             |
| A. IN DOMESTIC OFFICES.....   |        | 23,785      |
| (1) NONINTEREST-BEARING.....  | 6,410  |             |
| (2) INTEREST-BEARING.....   |        | 17,375      |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..  |        |             |
| A. FEDERAL FUNDS PURCHASED.....   |        |             |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                    |        | 807         |
| 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.....  |        | 84          |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 24,676      |
| 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.....                        |        | 175         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        | 12          |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |        | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |        | 1,729       |
| 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)....       |        | 1,729       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |        | 26,405      |

OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 5,815  |
| B. INTEREST-BEARING BALANCES.....  |       |        |
| 2. SECURITIES.....   |       | 9,591  |
| 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.....   | 8,163 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 277   |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 7,886  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 375    |
| 7. OTHER REAL ESTATE OWNED.....  |       | 336    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |       |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |       |        |
| 10. INTANGIBLE ASSETS.....   |       |        |
| 11. OTHER ASSETS.....  |       | 476    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 27,579 |
| 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)..      |       | 27,579 |

LIABILITIES:

|   |        |        |
|---|--------|--------|
| 13. DEPOSITS:   |        |        |
| A. IN DOMESTIC OFFICES.....   |        | 25,587 |
| (1) NONINTEREST-BEARING.....  | 9,971  |        |
| (2) INTEREST-BEARING.....   | 15,616 |        |
| 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.....  |        | 151    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 25,738 |
| 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.....                        |  | 341    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,841  |
| 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)....       |  | 1,841  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 27,579 |

OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992

000 OMITTED

ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 3,007  |
| B. INTEREST-BEARING BALANCES.....  |        | 1,065  |
| 2. SECURITIES.....   |        | 15,092 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 2,650  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 15,345 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 225    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 15,120 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 474    |
| 7. OTHER REAL ESTATE OWNED.....  |        | 617    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 318    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 38,343 |
| 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)..      |        | 38,343 |

LIABILITIES:

13. DEPOSITS:

|   |        |        |
|---|--------|--------|
| A. IN DOMESTIC OFFICES.....   |        | 35,213 |
| (1) NONINTEREST-BEARING.....  | 10,181 |        |
| (2) INTEREST-BEARING.....   | 25,032 |        |
| 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.....  |        | 134    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 35,347 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |        |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  | 500    |
| 24. COMMON STOCK.....   |  | 1,435  |
| 25. SURPLUS.....  |  | 1,061  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 0      |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 2,996  |
| 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)....       |  | 2,996  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 38,343 |



OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,258  |        |
| B. INTEREST-BEARING BALANCES.....  |        |        |
| 2. SECURITIES.....   |        | 4,714  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 8,750  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 20,041 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 300    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 19,741 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 891    |
| 7. OTHER REAL ESTATE OWNED.....  |        | 1,076  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 587    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 38,017 |
| 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)..      |        | 38,017 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 35,469 |
| (1) NONINTEREST-BEARING.....   | 6,554  |        |
| (2) INTEREST-BEARING.....  | 28,915 |        |
| 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.....                        |        | 84     |
| 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.....   |        | 354    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 35,907 |
| 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.....                        |  | 610    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 2,110  |
| 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)....       |  | 2,110  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)... |  | 38,017 |



OFFICERS:

THOMAS GODING, CHAIRMAN; GREGG JONES, PRESIDENT; MICHAEL DARVEAU,  
 SENIOR VICE PRESIDENT; MIKE TALBOTT, VICE PRESIDENT;  
 KELLY FLORENDO, VICE PRESIDENT/CASHIER

DIRECTORS:

ROY G. DINGDALE, THOMAS GODING, GREGG JONES, MICHAEL DARVEAU

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,559  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 10,878 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 2,405  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 14,915 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 616    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 14,299 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 453    |
| 7. OTHER REAL ESTATE OWNED.....  | 251    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   | 330    |
| 11. OTHER ASSETS.....  | 453    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 30,628 |
| 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)..      | 30,628 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 27,514 |
| (1) NONINTEREST-BEARING.....  | 3,961  |
| (2) INTEREST-BEARING.....   | 23,553 |
| 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.....  | 335    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 27,849 |
| 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.....                        | 2,279  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,779  |
| 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)....       | 2,779  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 30,628 |

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 2,295  |
| B. INTEREST-BEARING BALANCES.....  |        | 199    |
| 2. SECURITIES.....   |        | 3,592  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 2,500  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 19,010 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        |        | 201    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 18,809 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 1,103  |
| 7. OTHER REAL ESTATE OWNED.....  |        | 93     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 350    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 28,941 |
| 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)..      |        | 28,941 |

LIABILITIES:

|   |  |        |
|---|--|--------|
| 13. DEPOSITS:   |  |        |
| A. IN DOMESTIC OFFICES.....   |  | 26,930 |
| (1) NONINTEREST-BEARING.....  |  | 7,683  |
| (2) INTEREST-BEARING.....   |  | 19,247 |
| 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.....  |  | 95     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |  | 27,025 |
| 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.....                        |  | 1,102  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,916  |
| 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)....       |  | 1,916  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 28,941 |

OFFICERS:

DONALD MCG. WOODS, CHAIRMAN OF THE BOARD/PRESIDENT; HAROLD HERN, JR.,  
 VICE PRESIDENT; PAT BECKLEY, VICE PRESIDENT/CASHIER

DIRECTORS:

JOHN WOODS, DONALD MCG. WOODS, RICHARD E. JOHNSON, WAYNE R. MCCORMICK

| DECEMBER 31, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 1,302       |
| B. INTEREST-BEARING BALANCES.....   | 195         |
| 2. SECURITIES.....  | 3,363       |
| 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.....  | 6,006       |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 100         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 5,906       |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 854         |
| 7. OTHER REAL ESTATE OWNED.....   | 452         |
| 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).....                      | 12,202      |
| 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)..       | 12,202      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 10,918      |
| (1) NONINTEREST-BEARING.....  | 5,104       |
| (2) INTEREST-BEARING.....   | 5,814       |
| 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).....                   | 11,085      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 270         |
| 25. SURPLUS.....  | 823         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 24          |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,117       |
| 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)....       | 1,117       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 12,202      |

OFFICERS:

TODD E. WRIGHT, PRESIDENT; DARREN DAVIES, CASHIER

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,129  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 3,771  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 960    |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 9,619  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 257    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 9,362  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 246    |
| 7. OTHER REAL ESTATE OWNED.....  | 574    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 469    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 17,511 |
| 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)..      | 17,511 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 15,430 |
| (1) NONINTEREST-BEARING.....   | 4,634  |
| (2) INTEREST-BEARING.....  | 10,796 |
| 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.....   | 97     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 15,527 |
| 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.....                        | 1,534  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,984  |
| 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)....       | 1,984  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 17,511 |



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:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,971  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 25,411 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | B,100  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 44,507 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 485    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 44,022 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 994    |
| 7. OTHER REAL ESTATE OWNED.....  | 1,880  |
| B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 784    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 84,162 |
| 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)..      | 84,162 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 75,696 |
| (1) NONINTEREST-BEARING.....  | 15,818 |
| (2) INTEREST-BEARING.....   | 59,878 |
| 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.....   | 320    |
| 18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....         |        |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                    |        |
| 20. OTHER LIABILITIES.....  | 369    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 76,385 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 900    |
| 25. SURPLUS.....  | 2,100  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 4,777  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 7,777  |
| 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)....       | 7,777  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 84,162 |



OFFICERS:

WILLIAM W. WEHNER, PRESIDENT; ROLF R. SEIFERTH, EXEC. VICE PRESIDENT/  
 SECRETARY; JEFFREY R. NIEDER, CASHIER

DIRECTORS:

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

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 6,131  |
| B. INTEREST-BEARING BALANCES.....  | 110    |
| 2. SECURITIES.....   | 4,341  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 9,100  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 24,950 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 637    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 24,313 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 1,07B  |
| 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.....   | 63     |
| 11. OTHER ASSETS.....  | 276    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 45,412 |
| 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)..      | 45,412 |

LIABILITIES:

13. DEPOSITS:

|  |        |
|--|--------|
| A. IN DOMESTIC OFFICES.....  | 36,484 |
| (1) NONINTEREST-BEARING.....   | 15,312 |
| (2) INTEREST-BEARING.....  | 21,172 |
| 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.....  | 429    |
| 18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....        |        |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                   |        |
| 20. OTHER LIABILITIES.....   | 535    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 37,448 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 1,100  |
| 25. SURPLUS.....  | 6,453  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 411    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 7,964  |
| 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)....       | 7,964  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 45,412 |

OFFICERS:

JON P. COATES, CHAIRMAN; SHEILA R. JOHNSON, PRESIDENT;  
 M. KENT WINKER, EXEC. VICE PRESIDENT; JAMES W. KING, SR. VICE  
 PRESIDENT; GARY D. FEY, SR. VICE PRESIDENT/CASHIER

DIRECTORS:

PETER J. ABLANCZY, DAVID W. ARMSTRONG, JON P. COATES, TERRY W. DARBY,  
 RICHARD DUNCAN, SHEILA R. JOHNSON, DEAN E. KASPER, JAMES W. KING,  
 DAN E. LONG, M. KENT WINKER, NORMAN W. WOOD

DECEMBER 31, 1992 000 OMITTED

ASSETS:

|  |         |  |
|--|---------|--|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |         |  |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 17,835  |  |
| B. INTEREST-BEARING BALANCES.....  | 1,500   |  |
| 2. SECURITIES.....   | 40,299  |  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |         |  |
| A. FEDERAL FUNDS SOLD.....   | 25,600  |  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |         |  |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |         |  |
| A. TOTAL LOANS AND LEASES.....   | 116,756 |  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 2,539   |  |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |         |  |
| D. NET LOANS AND LEASES.....   | 114,217 |  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |         |  |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 2,671   |  |
| 7. OTHER REAL ESTATE OWNED.....  | 3,430   |  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |         |  |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |         |  |
| 10. INTANGIBLE ASSETS.....   |         |  |
| 11. OTHER ASSETS.....  | 1,991   |  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 207,543 |  |
| 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)..      | 207,543 |  |

LIABILITIES:

|  |         |  |
|--|---------|--|
| 13. DEPOSITS:  |         |  |
| A. IN DOMESTIC OFFICES.....  | 177,483 |  |
| (1) NONINTEREST-BEARING.....   | 61,404  |  |
| (2) INTEREST-BEARING.....  | 116,079 |  |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:.. |         |  |
| A. FEDERAL FUNDS PURCHASED.....  |         |  |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                   | 2,835   |  |
| 15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....                        |         |  |
| 16. OTHER BORROWED MONEY.....  | 10,823  |  |
| 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.....   | 837     |  |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 191,978 |  |
| 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.....                        | 7,331   |  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |         |  |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0       |  |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 15,565  |  |
| 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)....       | 15,565  |  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 207,543 |  |

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, 1992  
 ASSETS:

000 OMITTED

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 5,108  |        |
| B. INTEREST-BEARING BALANCES.....  |        |        |
| 2. SECURITIES.....   |        | 10,251 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   | 4,905  |        |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 16,947 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 460    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 16,487 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 881    |
| 7. OTHER REAL ESTATE OWNED.....  |        | 1,297  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 383    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 39,312 |
| 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)..      |        | 39,312 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 36,838 |
| (1) NONINTEREST-BEARING.....   | 14,760 |        |
| (2) INTEREST-BEARING.....  | 22,078 |        |
| 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.....   |        | 84     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 36,922 |
| 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.....                        |  | 530    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 2,390  |
| 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)....       |  | 2,390  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 39,312 |



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. RAMETTA, 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 CAULKINS, JR.,  
 ELWOOD KULLGREN

| DECEMBER 31, 1992   |         | 000 OMITTED |
|---|---------|-------------|
| <b>ASSETS:</b>  |         |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |         |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 6,485   |             |
| B. INTEREST-BEARING BALANCES.....   | 2,376   |             |
| 2. SECURITIES.....  | 76,992  |             |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |         |             |
| A. FEDERAL FUNDS SOLD.....  | 11,800  |             |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |         |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |         |             |
| A. TOTAL LOANS AND LEASES.....  | 48,508  |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 666     |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |         |             |
| D. NET LOANS AND LEASES.....  | 47,842  |             |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |         |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 849     |             |
| 7. OTHER REAL ESTATE OWNED.....   | 385     |             |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  | 3,013   |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |         |             |
| 10. INTANGIBLE ASSETS.....  |         |             |
| 11. OTHER ASSETS.....   | 2,084   |             |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 151,826 |             |
| 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)..       | 151,826 |             |
| <b>LIABILITIES:</b>   |         |             |
| 13. DEPOSITS:   |         |             |
| A. IN DOMESTIC OFFICES.....   | 133,398 |             |
| (1) NONINTEREST-BEARING.....  | 35,727  |             |
| (2) INTEREST-BEARING.....   | 97,671  |             |
| 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.....  | 708     |             |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 134,106 |             |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |         |             |
| <b>EQUITY CAPITAL:</b>  |         |             |
| 23. PERPETUAL PREFERRED STOCK.....  |         |             |
| 24. COMMON STOCK.....   | 2,000   |             |
| 25. SURPLUS.....  | 5,000   |             |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 10,720  |             |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |         |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0       |             |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 17,720  |             |
| 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)....       | 17,720  |             |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 151,826 |             |

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, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,098  |
| B. INTEREST-BEARING BALANCES.....  | 14     |
| 2. SECURITIES.....   | 5,572  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 785    |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 21,606 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 226    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 21,380 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 220    |
| 7. OTHER REAL ESTATE OWNED.....  | 1,045  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 385    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 31,499 |
| 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)..      | 31,499 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 28,404 |
| (1) NONINTEREST-BEARING.....   | 8,852  |
| (2) INTEREST-BEARING.....  | 19,552 |
| 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.....  | 750    |
| 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.....   | 177    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 29,331 |
| 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.....                        | 918    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,168  |
| 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)....       | 2,168  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C):.. | 31,499 |



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, DAVID C. BOYLES, NORMAN G. GARDENSWARTZ, ARNOLD ALPERT, I. J. SHORE, RICHARD MCCLINTOCK, LESLIE A. PATTEN, GERALD M. QUIAT, ARNOLD COOK, MARK LEVINE, WILLIAM P. JOHNSON, ROY G. DINSDALE

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |         |
|--|--------|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |         |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 10,612  |
| B. INTEREST-BEARING BALANCES.....  |        |         |
| 2. SECURITIES.....   |        | 25,510  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |         |
| A. FEDERAL FUNDS SOLD.....   |        | 10,700  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |         |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |         |
| A. TOTAL LOANS AND LEASES.....   | 85,361 |         |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 1,716  |         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |         |
| D. NET LOANS AND LEASES.....   |        | 83,645  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |         |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 1,060   |
| 7. OTHER REAL ESTATE OWNED.....  |        | 969     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |         |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        | 670     |
| 10. INTANGIBLE ASSETS.....   |        |         |
| 11. OTHER ASSETS.....  |        | 1,298   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 134,464 |
| 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)..      |        | 134,464 |

LIABILITIES:

|   |        |         |
|---|--------|---------|
| 13. DEPOSITS:   |        |         |
| A. IN DOMESTIC OFFICES.....   |        | 121,798 |
| (1) NONINTEREST-BEARING.....  | 47,879 |         |
| (2) INTEREST-BEARING.....   | 73,919 |         |
| 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.....         |        | 670     |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                    |        |         |
| 20. OTHER LIABILITIES.....  |        | 1,255   |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 123,723 |
| 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.....                        |  | 741     |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |         |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0       |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 10,741  |
| 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)....       |  | 10,741  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 134,464 |

OFFICERS:

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

DIRECTORS:

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

| DECEMBER 31, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 16,518      |
| B. INTEREST-BEARING BALANCES.....   | 99          |
| 2. SECURITIES.....  | 2,315       |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..   |             |
| A. FEDERAL FUNDS SOLD.....  | 1,210       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |             |
| A. TOTAL LOANS AND LEASES.....  | 21,256      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 19B         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 21,05B      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 117         |
| 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.....   | 754         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 42,071      |
| 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)..       | 42,071      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 2B,7BB      |
| (1) NONINTEREST-BEARING.....  | 28,017      |
| (2) INTEREST-BEARING.....   | 771         |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |             |
| A. FEDERAL FUNDS PURCHASED.....   | 10,585      |
| 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.....  | 428         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 39,801      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 667         |
| 25. SURPLUS.....  | 1,000       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 603         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,270       |
| 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)....       | 2,270       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 42,071      |

OFFICERS:

WILLIAM G. GRIFFITH, PRESIDENT; GLEN A. PRAY, EXEC. 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, EDWARD D. PIERSON  
GLEN A. PRAY, WILBUR M. PRYOR, D. R. MURPHY

| DECEMBER 31, 1992   |         | 000 OMITTED |
|---|---------|-------------|
| <b>ASSETS:</b>  |         |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |         |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 7,679   |             |
| B. INTEREST-BEARING BALANCES.....   |         |             |
| 2. SECURITIES.....  |         | 100,819     |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |         |             |
| A. FEDERAL FUNDS SOLD.....  |         | 13,875      |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |         |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |         |             |
| A. TOTAL LOANS AND LEASES.....  | 47,112  |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 1,671   |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |         |             |
| D. NET LOANS AND LEASES.....  |         | 45,441      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |         |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |         | 4,131       |
| 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.....   |         | 3,076       |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |         | 175,021     |
| 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)..       |         | 175,021     |
| <hr/>   |         |             |
| <b>LIABILITIES:</b>   |         |             |
| 13. DEPOSITS:   |         |             |
| A. IN DOMESTIC OFFICES.....   |         | 155,408     |
| (1) NONINTEREST-BEARING.....  | 34,836  |             |
| (2) INTEREST-BEARING.....   | 120,572 |             |
| 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.....   |         | 118         |
| 18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....         |         |             |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                    |         |             |
| 20. OTHER LIABILITIES.....  |         | 321         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |         | 155,847     |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |         |             |
| <hr/>   |         |             |
| <b>EQUITY CAPITAL:</b>  |         |             |
| 23. PERPETUAL PREFERRED STOCK.....  |         |             |
| 24. COMMON STOCK.....   |         | 3,000       |
| 25. SURPLUS.....  |         | 4,000       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |         | 12,174      |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |         |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |         | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |         | 19,174      |
| 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)....       |         | 19,174      |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |         | 175,021     |



OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992

000 OMITTED

ASSETS:

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 1,091  |
| B. INTEREST-BEARING BALANCES.....  |       | 100    |
| 2. SECURITIES.....   |       | 9,626  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |        |
| A. FEDERAL FUNDS SOLD.....   |       | 87     |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |        |
| A. TOTAL LOANS AND LEASES.....   | 6,083 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 82    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 6,001  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 96     |
| 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.....   |       | 281    |
| 11. OTHER ASSETS.....  |       | 226    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 17,508 |
| 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)..      |       | 17,508 |

LIABILITIES:

|   |        |        |
|---|--------|--------|
| 13. DEPOSITS:   |        |        |
| A. IN DOMESTIC OFFICES.....   |        | 15,550 |
| (1) NONINTEREST-BEARING.....  | 3,949  |        |
| (2) INTEREST-BEARING.....   | 11,601 |        |
| 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.....  |        | 54     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 15,604 |
| 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.....                        |  | 137    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,904  |
| 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)....       |  | 1,904  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 17,508 |

OFFICERS:

THOMAS O'HARA, PRESIDENT; GERTRUDE FISCHER, CASHIER

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 1,508  |
| B. INTEREST-BEARING BALANCES.....  |       | 100    |
| 2. SECURITIES.....   |       | 14,268 |
| 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.....   | 6,562 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        |       | 81     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 6,481  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 75     |
| 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.....   |       | 15     |
| 11. OTHER ASSETS.....  |       | 292    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 22,739 |
| 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)..      |       | 22,739 |

LIABILITIES:

|   |       |        |
|---|-------|--------|
| 13. DEPOSITS:   |       |        |
| A. IN DOMESTIC OFFICES.....   |       | 20,581 |
| (1) NONINTEREST-BEARING.....  | 4,866 |        |
| (2) INTEREST-BEARING.....   |       | 15,715 |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |       |        |
| A. FEDERAL FUNDS PURCHASED.....   |       | 465    |
| 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.....  |       | 31     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |       | 21,077 |
| 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.....                        |  | 624    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,662  |
| 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)....       |  | 1,662  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 22,739 |



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 GUZOFSKY,  
 GARY KLEARMAN, LARRY A. MIZEL, GARY D. LEVINE

| DECEMBER 31, 1992   |         | 000 OMITTED |
|---|---------|-------------|
| <b>ASSETS:</b>  |         |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |         |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |         | 10,250      |
| B. INTEREST-BEARING BALANCES.....   |         | 100         |
| 2. SECURITIES.....  |         | 95,103      |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |         |             |
| A. FEDERAL FUNDS SOLD.....  |         | 4,412       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |         |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |         |             |
| A. TOTAL LOANS AND LEASES.....  | 68,228  |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 460     |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |         |             |
| D. NET LOANS AND LEASES.....  |         | 67,768      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |         |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |         | 1,898       |
| 7. OTHER REAL ESTATE OWNED.....   |         | 196         |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |         |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |         |             |
| 10. INTANGIBLE ASSETS.....  |         | 618         |
| 11. OTHER ASSETS.....   |         | 2,532       |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |         | 182,877     |
| 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)..       |         | 182,877     |
| <b>LIABILITIES:</b>   |         |             |
| 13. DEPOSITS:   |         |             |
| A. IN DOMESTIC OFFICES.....   |         | 159,070     |
| (1) NONINTEREST-BEARING.....  | 42,092  |             |
| (2) INTEREST-BEARING.....   | 116,978 |             |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..  |         |             |
| A. FEDERAL FUNDS PURCHASED.....   |         | 4,867       |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                    |         | 4,773       |
| 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.....  |         | 194         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |         | 168,904     |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |         |             |
| <b>EQUITY CAPITAL:</b>  |         |             |
| 23. PERPETUAL PREFERRED STOCK.....  |         |             |
| 24. COMMON STOCK.....   |         | 800         |
| 25. SURPLUS.....  |         | 2,620       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |         | 10,553      |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |         |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |         | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |         | 13,973      |
| 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)....       |         | 13,973      |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |         | 182,877     |

OFFICERS:

JAMES F. MARSICO, PRESIDENT; GERTRUDE FISCHER, CASHIER

DIRECTORS:

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

| DECEMBER 31, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 1,258       |
| B. INTEREST-BEARING BALANCES.....   | 100         |
| 2. SECURITIES.....  | 9,977       |
| 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.....  | 14,592      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 167         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 14,425      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 663         |
| 7. OTHER REAL ESTATE OWNED.....   | 1           |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |             |
| 10. INTANGIBLE ASSETS.....  |             |
| 11. OTHER ASSETS.....   | 267         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 26,691      |
| 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)..       | 26,691      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 23,375      |
| (1) NONINTEREST-BEARING.....  | 7,195       |
| (2) INTEREST-BEARING.....   | 16,180      |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |             |
| A. FEDERAL FUNDS PURCHASED.....   | 663         |
| 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).....                   | 24,124      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 750         |
| 25. SURPLUS.....  | 763         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 1,054       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,567       |
| 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)....       | 2,567       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 26,691      |

OFFICERS:

JOSEPH MOSKO, CHAIRMAN OF THE BOARD; GARY A. MOSKO, PRESIDENT/CEO;  
 HAORLD V. LUSTIG, SR. EXEC. VICE PRESIDENT; JO ANN BROCKWAY, SR. VICE  
 PRESIDENT/CASHIER

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |         |
|--|--------|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |         |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 6,209   |
| B. INTEREST-BEARING BALANCES.....  |        | 3,963   |
| 2. SECURITIES.....   |        | 17,336  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |         |
| A. FEDERAL FUNDS SOLD.....   |        | 8,225   |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |         |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |         |
| A. TOTAL LOANS AND LEASES.....   | 66,428 |         |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 738    |         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |         |
| D. NET LOANS AND LEASES.....   |        | 65,690  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |         |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 758     |
| 7. OTHER REAL ESTATE OWNED.....  |        | 737     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |         |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |         |
| 10. INTANGIBLE ASSETS.....   |        |         |
| 11. OTHER ASSETS.....  |        | 1,000   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 103,918 |
| 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)..      |        | 103,918 |

LIABILITIES:

|   |        |        |
|---|--------|--------|
| 13. DEPOSITS:   |        |        |
| A. IN DOMESTIC OFFICES.....   |        | 93,727 |
| (1) NONINTEREST-BEARING.....  | 22,014 |        |
| (2) INTEREST-BEARING.....   | 71,713 |        |
| 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.....  |        | 831    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 94,558 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |        |

EQUITY CAPTIAL:

|   |  |         |
|---|--|---------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |         |
| 24. COMMON STOCK.....   |  | 1,500   |
| 25. SURPLUS.....  |  | 2,500   |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 5,360   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |         |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0       |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 9,360   |
| 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)....       |  | 9,360   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 103,918 |

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, 1992 000 OMITTED  
 ASSETS:

|  |        |  |
|--|--------|--|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |  |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 5,310  |  |
| B. INTEREST-BEARING BALANCES.....  | 1,100  |  |
| 2. SECURITIES.....   | 7,767  |  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |  |
| A. FEDERAL FUNDS SOLD.....   | 11,840 |  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |  |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |  |
| A. TOTAL LOANS AND LEASES.....   | 45,962 |  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 603    |  |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |  |
| D. NET LOANS AND LEASES.....   | 45,359 |  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |  |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 1,362  |  |
| 7. OTHER REAL ESTATE OWNED.....  | 773    |  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |  |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |  |
| 10. INTANGIBLE ASSETS.....   |        |  |
| 11. OTHER ASSETS.....  | 497    |  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 74,008 |  |
| 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)..      | 74,008 |  |

LIABILITIES:

|   |        |  |
|---|--------|--|
| 13. DEPOSITS:   |        |  |
| A. IN DOMESTIC OFFICES.....   | 68,470 |  |
| (1) NONINTEREST-BEARING.....  | 14,710 |  |
| (2) INTEREST-BEARING.....   | 53,760 |  |
| 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.....  | 338    |  |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 68,808 |  |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |  |

EQUITY CAPITAL:

|   |        |  |
|---|--------|--|
| 23. PERPETUAL PREFERRED STOCK.....  |        |  |
| 24. COMMON STOCK.....   | 2,000  |  |
| 25. SURPLUS.....  | 1,404  |  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 1,796  |  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |  |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |  |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 5,200  |  |
| 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)....       | 5,200  |  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 74,008 |  |



OFFICERS:

HERMAN J. ZUECK, CHAIRMAN/CEO; JERROLD B. EVANS, PRESIDENT;  
 LARRY G. GOSCHA, 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, 1992

000 OMITTED

ASSETS:

|  |         |  |
|--|---------|--|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |         |  |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 7,259   |  |
| B. INTEREST-BEARING BALANCES.....  | 100     |  |
| 2. SECURITIES.....   | 42,454  |  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |         |  |
| A. FEDERAL FUNDS SOLD.....   | 7,925   |  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |         |  |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |         |  |
| A. TOTAL LOANS AND LEASES.....   | 51,937  |  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 1,159   |  |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |         |  |
| D. NET LOANS AND LEASES.....   | 50,778  |  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |         |  |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 1,117   |  |
| 7. OTHER REAL ESTATE OWNED.....  | 749     |  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |         |  |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |         |  |
| 10. INTANGIBLE ASSETS.....   |         |  |
| 11. OTHER ASSETS.....  | 1,028   |  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 111,410 |  |
| 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)..      | 111,410 |  |

LIABILITIES:

|   |         |  |
|---|---------|--|
| 13. DEPOSITS:   |         |  |
| A. IN DOMESTIC OFFICES.....   | 104,438 |  |
| (1) NONINTEREST-BEARING.....  | 33,125  |  |
| (2) INTEREST-BEARING.....   | 71,313  |  |
| 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.....  | 347     |  |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 104,785 |  |
| 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.....                        | 625     |  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |         |  |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0       |  |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 6,625   |  |
| 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)....       | 6,625   |  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 111,410 |  |



OFFICERS:

GARY S. JUDD, PRESIDENT; JOHN A. STEDEFORD, SENIOR VICE PRESIDENT;  
 LINDA J. FENDER, VICE PRESIDENT; SHANNON BORASIO, CASHIER

DIRECTORS:

ROBERT GREENE, GARY S. JUDD, JAMES L. RUMSEY, W. JAMES  
 TOZER, JR., RICHARD B. TUCKER

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |         |
|--|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |         |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 9,054   |
| B. INTEREST-BEARING BALANCES.....  | 43      |
| 2. SECURITIES.....   | 39,194  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |         |
| A. FEDERAL FUNDS SOLD.....   | 620     |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |         |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |         |
| A. TOTAL LOANS AND LEASES.....   | 67,677  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | B49     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |         |
| D. NET LOANS AND LEASES.....   | 66,828  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |         |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 4,073   |
| 7. OTHER REAL ESTATE OWNED.....  | 1,029   |
| B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |         |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |         |
| 10. INTANGIBLE ASSETS.....   | 124     |
| 11. OTHER ASSETS.....  | 3,281   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 124,246 |
| B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....                    |         |
| C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..      | 124,246 |

LIABILITIES:

|   |         |
|---|---------|
| 13. DEPOSITS:   |         |
| A. IN DOMESTIC OFFICES.....   | 92,546  |
| (1) NONINTEREST-BEARING.....  | 34,473  |
| (2) INTEREST-BEARING.....   | 58,073  |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |         |
| A. FEDERAL FUNDS PURCHASED.....   | 3,000   |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                    | 2,555   |
| 15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....                         |         |
| 16. OTHER BORROWED MONEY.....   | 19,000  |
| 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.....  | 633     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 117,734 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |         |

EQUITY CAPITAL:

|   |         |
|---|---------|
| 23. PERPETUAL PREFERRED STOCK.....  |         |
| 24. COMMON STOCK.....   | 4,374   |
| 25. SURPLUS.....  | 424     |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 1,714   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |         |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0       |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 6,512   |
| 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)....       | 6,512   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 124,246 |

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 SCHAFFER, CAROL SHAW, TOM WATKINS, ROGER POMER,  
 JIM HANSON

DECEMBER 31, 1992

000 OMITTED

ASSETS:

|  |       |
|--|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 336   |
| B. INTEREST-BEARING BALANCES.....  |       |
| 2. SECURITIES.....   | 5,703 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |
| A. FEDERAL FUNDS SOLD.....   | 530   |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |
| A. TOTAL LOANS AND LEASES.....   | 991   |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 10    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |
| D. NET LOANS AND LEASES.....   | 981   |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 559   |
| 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.....  | 93    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 8,202 |
| 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)..      | 8,202 |

LIABILITIES:

|  |       |
|--|-------|
| 13. DEPOSITS:  |       |
| A. IN DOMESTIC OFFICES.....  | 7,151 |
| (1) NONINTEREST-BEARING.....   | 1,491 |
| (2) INTEREST-BEARING.....  | 5,660 |
| 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).....                  | 7,199 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |       |

EQUITY CAPITAL:

|   |       |
|---|-------|
| 23. PERPETUAL PREFERRED STOCK.....  |       |
| 24. COMMON STOCK.....   | 800   |
| 25. SURPLUS.....  | 406   |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 203-  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,003 |
| 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)....       | 1,003 |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 8,202 |

OFFICERS:

E. G. MERRITT 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. MERRITT JR.,  
 VICE PRESIDENT

DIRECTORS:

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

| DECEMBER 31, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 2,311       |
| B. INTEREST-BEARING BALANCES.....   |             |
| 2. SECURITIES.....  | 27,265      |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |             |
| A. FEDERAL FUNDS SOLD.....  | 1,850       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |             |
| A. TOTAL LOANS AND LEASES.....  | 15,610      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 166         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 15,444      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 99          |
| 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.....   | 648         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 47,617      |
| 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)..       | 47,617      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 43,318      |
| (1) NONINTEREST-BEARING.....  | 5,641       |
| (2) INTEREST-BEARING.....   | 37,677      |
| 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.....  | 317         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 43,635      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 200         |
| 25. SURPLUS.....  | 1,125       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 2,657       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 3,982       |
| 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)....       | 3,982       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 47,617      |

OFFICERS:

BRUCE JOHNSON, PRESIDENT; SHARON RIDDELL, VICE PRESIDENT;  
 ELLA CRAWFORD, CASHIER

DIRECTORS:

BRUCE JOHNSON, ROSS O. CARHART, CECIL D. MARTIN, ROBERT G. THOMPSON,  
 GARY W. GRAF

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 605   |        |
| B. INTEREST-BEARING BALANCES.....  |       |        |
| 2. SECURITIES.....   |       | 2,237  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |        |
| A. FEDERAL FUNDS SOLD.....   | 550   |        |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |        |
| A. TOTAL LOANS AND LEASES.....   | 5,974 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 334   |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 5,640  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 95    |        |
| 7. OTHER REAL ESTATE OWNED.....  |       | 637    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |       |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |       |        |
| 10. INTANGIBLE ASSETS.....   |       |        |
| 11. OTHER ASSETS.....  |       | 241    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 10,005 |
| 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)..      |       | 10,005 |

LIABILITIES:

|   |       |       |
|---|-------|-------|
| 13. DEPOSITS:   |       |       |
| A. IN DOMESTIC OFFICES.....   |       | 9,402 |
| (1) NONINTEREST-BEARING.....  | 942   |       |
| (2) INTEREST-BEARING.....   | 8,460 |       |
| 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).....                   |       | 9,454 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |       |       |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |        |
| 24. COMMON STOCK.....   |  | 159    |
| 25. SURPLUS.....  |  | 477    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 85-    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 551    |
| 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)....       |  | 551    |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 10,005 |



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. VOLBRACHT, WALLACE A.E. DE BEQUE, ROBERT F. DOWNS,  
 JACK E. EDGINGTON, ERNEST GIANINETTI

| DECEMBER 31, 1992   |        | 000 OMITTED |
|---|--------|-------------|
| <b>ASSETS:</b>  |        |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |        |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |        | 672         |
| B. INTEREST-BEARING BALANCES.....   |        |             |
| 2. SECURITIES.....  |        | 3,138       |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |        |             |
| A. FEDERAL FUNDS SOLD.....  |        | 334         |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |        |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |        |             |
| A. TOTAL LOANS AND LEASES.....  | 10,524 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 147    |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |        |             |
| D. NET LOANS AND LEASES.....  |        | 10,377      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |        |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |        | 284         |
| 7. OTHER REAL ESTATE OWNED.....   |        | 72          |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |        |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |        |             |
| 10. INTANGIBLE ASSETS.....  |        |             |
| 11. OTHER ASSETS.....   |        | 681         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |        | 15,558      |
| 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)..       |        | 15,558      |
| <hr/>   |        |             |
| <b>LIABILITIES:</b>   |        |             |
| 13. DEPOSITS:   |        |             |
| A. IN DOMESTIC OFFICES.....   |        | 14,326      |
| (1) NONINTEREST-BEARING.....  | 1,681  |             |
| (2) INTEREST-BEARING.....   | 12,645 |             |
| 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.....   |        | 13          |
| 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).....                   |        | 14,436      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |             |
| <hr/>   |        |             |
| <b>EQUITY CAPITAL:</b>  |        |             |
| 23. PERPETUAL PREFERRED STOCK.....  |        |             |
| 24. COMMON STOCK.....   |        | 400         |
| 25. SURPLUS.....  |        | 200         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |        | 522         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |        | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |        | 1,122       |
| 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)....       |        | 1,122       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |        | 15,558      |



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, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,794  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 10,207 |
| 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.....   | 17,876 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 266    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 17,610 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 635    |
| 7. OTHER REAL ESTATE OWNED.....  | 140    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 354    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 31,640 |
| 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)..      | 31,640 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 28,437 |
| (1) NONINTEREST-BEARING.....  | 3,682  |
| (2) INTEREST-BEARING.....   | 24,755 |
| 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.....  | 228    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 28,665 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 400    |
| 25. SURPLUS.....  | 1,300  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 1,275  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,975  |
| B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....                     |        |
| C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)....       | 2,975  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 31,640 |

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, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 1,175       |
| B. INTEREST-BEARING BALANCES.....   |             |
| 2. SECURITIES.....  | 4,424       |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |             |
| A. FEDERAL FUNDS SOLD.....  | 2,885       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |             |
| A. TOTAL LOANS AND LEASES.....  | 13,789      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 202         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 13,587      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 332         |
| 7. OTHER REAL ESTATE OWNED.....   | 70          |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |             |
| 10. INTANGIBLE ASSETS.....  |             |
| 11. OTHER ASSETS.....   | 425         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 22,898      |
| 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)..       | 22,898      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 20,525      |
| (1) NONINTEREST-BEARING.....  | 3,766       |
| (2) INTEREST-BEARING.....   | 16,759      |
| 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.....                         | 276         |
| 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).....                   | 20,945      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 500         |
| 25. SURPLUS.....  | 500         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 953         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,953       |
| 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)....       | 1,953       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 22,898      |

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, 1992   |        | 000 OMITTED |
|---|--------|-------------|
| <b>ASSETS:</b>  |        |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |        |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 5,581  |             |
| B. INTEREST-BEARING BALANCES.....   |        |             |
| 2. SECURITIES.....  |        | 36,468      |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |        |             |
| A. FEDERAL FUNDS SOLD.....  |        | 17,080      |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |        |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |        |             |
| A. TOTAL LOANS AND LEASES.....  | 36,226 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 434    |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |        |             |
| D. NET LOANS AND LEASES.....  |        | 35,792      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |        |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |        | 1,209       |
| 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.....   |        | 1,081       |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |        | 97,211      |
| 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)..       |        | 97,211      |
| <b>LIABILITIES:</b>   |        |             |
| 13. DEPOSITS:   |        |             |
| A. IN DOMESTIC OFFICES.....   |        | 83,140      |
| (1) NONINTEREST-BEARING.....  | 19,600 |             |
| (2) INTEREST-BEARING.....   | 63,540 |             |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..  |        |             |
| A. FEDERAL FUNDS PURCHASED.....   |        |             |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                    |        | 249         |
| 15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....                         |        |             |
| 16. OTHER BORROWED MONEY.....   |        | 5,538       |
| 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.....  |        | 381         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 89,308      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |             |
| <b>EQUITY CAPTIAL:</b>  |        |             |
| 23. PERPETUAL PREFERRED STOCK.....  |        |             |
| 24. COMMON STOCK.....   |        | 1,000       |
| 25. SURPLUS.....  |        | 2,000       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |        | 4,903       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |        | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |        | 7,903       |
| 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)....       |        | 7,903       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |        | 97,211      |



OFFICERS:

LEE ANNE LEWIS, PRESIDENT/CEO; MARIA L. RATNER, CASHIER; GEORGE M. FORNNARINO, SECRETARY

DIRECTORS:

LEE ANNE LEWIS, JERROLD G. HAUPTMAN, GEORGE M. FORNNARINO, E. JAYNE MCCARTHY, JACK W. BROCKMAN, NANCY L. GIBSON (ADVISORY DIRECTOR)

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 3,246  |
| B. INTEREST-BEARING BALANCES.....  | 100    |
| 2. SECURITIES.....   | 964    |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 7,790  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 2,754  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 41     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 2,713  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 316    |
| 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.....  | 89     |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 15,287 |
| 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)..      | 15,287 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 14,722 |
| (1) NONINTEREST-BEARING.....  | 11,836 |
| (2) INTEREST-BEARING.....   | 2,886  |
| 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.....  | 18     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 14,740 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 255    |
| 25. SURPLUS.....  | 255    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 37     |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 547    |
| 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)....       | 547    |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 15,287 |



OFFICERS:

RALPH C. EPEN, CHAIRMAN/PRESIDENT; JACK E. CULVER, EXEC. VICE PRESIDENT/CASHIER;  
 JANICE E. LAKEY, VICE PRESIDENT

DIRECTORS:

RALPH C. EPEN, JANICE E. LAKEY, JACK E. CULVER, JAMES B. WALLACE,  
 RICHARD SWANSON, TONI E. STEPHENSON, RAY O. BROWNLEE,  
 J. H. BANDER, CHARLES F. HEDGES, REX UTSLER, MARTIN J. WOHNLICH,  
 F. M. STEVENSON, THOMAS J. VOGENTHALER

| DECEMBER 31, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 3,939       |
| B. INTEREST-BEARING BALANCES.....   | 199         |
| 2. SECURITIES.....  | 3,313       |
| 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.....  | 6,424       |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 97          |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 6,327       |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 167         |
| 7. OTHER REAL ESTATE OWNED.....   | 211         |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |             |
| 10. INTANGIBLE ASSETS.....  |             |
| 11. OTHER ASSETS.....   | 1,223       |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 15,379      |
| 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)..       | 15,379      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 13,155      |
| (1) NONINTEREST-BEARING.....  | 3,983       |
| (2) INTEREST-BEARING.....   | 9,172       |
| 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.....   | 1,078       |
| 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.....  | 76          |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 14,309      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 500         |
| 25. SURPLUS.....  | 400         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 170         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,070       |
| B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....                     |             |
| C. NET EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....       | 1,070       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 15,379      |

OFFICERS:

MICHAEL G. MILLS, PRESIDENT; FRANK FORBES, CASHIER

DIRECTORS:

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

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 959   |        |
| B. INTEREST-BEARING BALANCES.....  | 100   |        |
| 2. SECURITIES.....   |       | 8,575  |
| 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.....   | 4,777 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 70    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 4,707  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 648    |
| 7. OTHER REAL ESTATE OWNED.....  |       | 1      |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |       |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |       |        |
| 10. INTANGIBLE ASSETS.....   |       |        |
| 11. OTHER ASSETS.....  |       | 268    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 15,258 |
| 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)..      |       | 15,258 |

LIABILITIES:

|   |       |        |
|---|-------|--------|
| 13. DEPOSITS:   |       |        |
| A. IN DOMESTIC OFFICES.....   |       | 13,803 |
| (1) NONINTEREST-BEARING.....  | 3,826 |        |
| (2) INTEREST-BEARING.....   | 9,977 |        |
| 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).....                   |       | 13,849 |
| 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.....                        |  | 409    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,409  |
| 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)....       |  | 1,409  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 15,258 |

OFFICERS:

WILLIAM W. WEHNER, PRESIDENT; ROLF R. SEIFERTH, EXECUTIVE VICE PRESIDENT;  
 JEFFREY R. NIEDER, CASHIER

DIRECTORS:

OREN L. SENTON, EARL E. HOELLEN, RICHARD H. OLSON, WILLIAM W. WEHNER  
 L.T. WOMACK

| DECEMBER 31, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 1,339       |
| B. INTEREST-BEARING BALANCES.....   |             |
| 2. SECURITIES.....  | 237         |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |             |
| A. FEDERAL FUNDS SOLD.....  | 5,500       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |             |
| A. TOTAL LOANS AND LEASES.....  | 8,510       |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 259         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 8,251       |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 53          |
| 7. OTHER REAL ESTATE OWNED.....   | 127         |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |             |
| 10. INTANGIBLE ASSETS.....  | 704         |
| 11. OTHER ASSETS.....   | 96          |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 16,307      |
| 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)..       | 16,307      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 14,923      |
| (1) NONINTEREST-BEARING.....  | 5,918       |
| (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.....  | 128         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 15,051      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 350         |
| 25. SURPLUS.....  | 1,300       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 394-        |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,256       |
| 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)....       | 1,256       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 16,307      |



OFFICERS:

JOSEPH J. WOLF, PRESIDENT; ANDREW SPAULDING, VICE PRESIDENT;  
 BILLY J. GIUNTA, CASHIER AND VICE PRESIDENT

DIRECTORS:

ROBERT GREENE, GARY S. JUDD, JAMES L. RUMSEY, W. JAMES  
 TOZER, JR., RICHARD B. TUCKER

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 3,498  |        |
| B. INTEREST-BEARING BALANCES.....  | 11     |        |
| 2. SECURITIES.....   |        | 11,237 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 670    |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 31,129 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 509    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 30,620 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 3,145  |
| 7. OTHER REAL ESTATE OWNED.....  |        | 1,009  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 1,863  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 52,053 |
| 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)..      |        | 52,053 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 43,089 |
| (1) NONINTEREST-BEARING.....   | 13,540 |        |
| (2) INTEREST-BEARING.....  | 29,549 |        |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:.. |        |        |
| A. FEDERAL FUNDS PURCHASED.....  |        | 2,400  |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                   |        | 713    |
| 15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....                        |        |        |
| 16. OTHER BORROWED MONEY.....  |        | 2,850  |
| 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.....   |        | 264    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 49,316 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |        |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |        |
| 24. COMMON STOCK.....   |  | 3,796  |
| 25. SURPLUS.....  |  | 496    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 1,555- |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 2,737  |
| 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)....       |  | 2,737  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 52,053 |



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, DENNIS E. BARRETT

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |
|--|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 439   |
| B. INTEREST-BEARING BALANCES.....  |       |
| 2. SECURITIES.....   | 3,076 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..  |       |
| A. FEDERAL FUNDS SOLD.....   | 1,156 |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |
| A. TOTAL LOANS AND LEASES.....   | 1,735 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 38    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |
| D. NET LOANS AND LEASES.....   | 1,697 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 468   |
| 7. OTHER REAL ESTATE OWNED.....  | 81    |
| 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).....                     | 7,028 |
| 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)..      | 7,028 |

LIABILITIES:

|   |       |
|---|-------|
| 13. DEPOSITS:   |       |
| A. IN DOMESTIC OFFICES.....   | 6,535 |
| (1) NONINTEREST-BEARING.....  | 1,061 |
| (2) INTEREST-BEARING.....   | 5,474 |
| 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.....  | 27    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 6,562 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |       |

EQUITY CAPITAL:

|   |       |
|---|-------|
| 23. PERPETUAL PREFERRED STOCK.....  |       |
| 24. COMMON STOCK.....   | 60    |
| 25. SURPLUS.....  | 80    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 326   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 466   |
| 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)....       | 466   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 7,028 |

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, 1992 000 OMITTED  
ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,244  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 16,041 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 1,195  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 21,983 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 248    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 21,735 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 688    |
| 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.....  | 593    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 41,496 |
| 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)..      | 41,496 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 37,759 |
| (1) NONINTEREST-BEARING.....  | 4,548  |
| (2) INTEREST-BEARING.....   | 33,211 |
| 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).....                   | 38,116 |
| 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.....                        | 2,180  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 3,380  |
| 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)....       | 3,380  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 41,496 |

OFFICERS:

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

DIRECTORS:

JOHN A. FISCHER, JAMES M. MASON, JIM KRUMM, SCOTT ENGWER,  
 LAWERENCE WARD

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,537  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 10,128 |
| 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.....   | 22,874 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 195    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 22,679 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 218    |
| 7. OTHER REAL ESTATE OWNED.....  | 587    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 284    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 38,833 |
| 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)..      | 38,833 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 35,480 |
| (1) NONINTEREST-BEARING.....   | 8,580  |
| (2) INTEREST-BEARING.....  | 26,900 |
| 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.....   | 410    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 35,890 |
| 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.....                        | 1,793  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,943  |
| 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)....       | 2,943  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 38,833 |



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, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 3,491  |
| B. INTEREST-BEARING BALANCES.....  |        |        |
| 2. SECURITIES.....   |        | 7,900  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 5,050  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 16,992 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 203    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 16,789 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 228    |
| 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.....   |        | 9      |
| 11. OTHER ASSETS.....  |        | 264    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 33,731 |
| 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)..      |        | 33,731 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 31,703 |
| (1) NONINTEREST-BEARING.....   | 10,554 |        |
| (2) INTEREST-BEARING.....  | 21,149 |        |
| 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.....   |        | 138    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 31,841 |
| 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.....                        |  | 783    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,890  |
| 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)....       |  | 1,890  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 33,731 |



OFFICERS:

JON P. COATES, CHAIRMAN; DAVID W. ARMSTRONG, PRESIDENT;  
 GARY L. BUTLER, VICE PRESIDENT; LORNA R. HARPIN, CASHIER

DIRECTORS:

PETER J. ABLANCZY, DAVID W. ARMSTRONG, JON P. COATES, TERRY W. DARBY,  
 RICHARD DUNCAN, SHEILA R. JOHNSON, DEAN E. KASPER, JAMES W. KING,  
 DAN E. LONG, M. KENT WINKER, NORMAN W. WOOD

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,963  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 3,778  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 4,092  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 14,652 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 395    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 14,257 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 726    |
| 7. OTHER REAL ESTATE OWNED.....  | 432    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 240    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 25,488 |
| 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)..      | 25,488 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 23,373 |
| (1) NONINTEREST-BEARING.....   | 4,752  |
| (2) INTEREST-BEARING.....  | 18,621 |
| 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.....   | 185    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 23,558 |
| 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.....                        | 732    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,930  |
| 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)....       | 1,930  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 25,488 |

OFFICERS:

JAMES C. HEABERLIN, PRESIDENT; EDWARD CAPRA, VICE PRESIDENT;  
 MICHAELE MALARGE, CASHIER

DIRECTORS:

JAMES C. HEABERLIN, DAVID W. SHAFER, JAMES FENTRESS,  
 PAUL BUTLER, LARRY GLASS

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |
|--|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 634   |
| B. INTEREST-BEARING BALANCES.....  | 495   |
| 2. SECURITIES.....   | 2,381 |
| 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.....   | 5,548 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 76    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |
| D. NET LOANS AND LEASES.....   | 5,472 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 76    |
| 7. OTHER REAL ESTATE OWNED.....  | 99    |
| 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).....                     | 9,840 |
| 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)..      | 9,840 |

LIABILITIES:

|  |       |
|--|-------|
| 13. DEPOSITS:  |       |
| A. IN DOMESTIC OFFICES.....  | 9,265 |
| (1) NONINTEREST-BEARING.....   | 2,053 |
| (2) INTEREST-BEARING.....  | 7,212 |
| 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.....   | 35    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 9,300 |
| 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.....                        | 41    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      | 1     |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 540   |
| 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)....       | 540   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 9,840 |

OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992

000 OMITTED

ASSETS:

|  |        |         |
|--|--------|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |         |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 7,186  |         |
| B. INTEREST-BEARING BALANCES.....  |        |         |
| 2. SECURITIES.....   |        | 35,471  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |         |
| A. FEDERAL FUNDS SOLD.....   |        | 5,325   |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |         |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |         |
| A. TOTAL LOANS AND LEASES.....   | 71,132 |         |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 1,008  |         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |         |
| D. NET LOANS AND LEASES.....   |        | 70,124  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |         |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 2,615   |
| 7. OTHER REAL ESTATE OWNED.....  |        | 236     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |         |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |         |
| 10. INTANGIBLE ASSETS.....   |        | 153     |
| 11. OTHER ASSETS.....  |        | 1,849   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 122,959 |
| 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)..      |        | 122,959 |

LIABILITIES:

|  |        |         |
|--|--------|---------|
| 13. DEPOSITS:  |        |         |
| A. IN DOMESTIC OFFICES.....  |        | 109,151 |
| (1) NONINTEREST-BEARING.....   | 21,072 |         |
| (2) INTEREST-BEARING.....  | 88,079 |         |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:.. |        |         |
| A. FEDERAL FUNDS PURCHASED.....  |        |         |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                   |        | 2,193   |
| 15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....                        |        |         |
| 16. OTHER BORROWED MONEY.....  |        | 1,154   |
| 17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....  |        | 585     |
| 18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....        |        |         |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                   |        |         |
| 20. OTHER LIABILITIES.....   |        | 808     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 113,891 |
| 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.....                        |   | 5,583   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      | 4 |         |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0 |         |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |   | 9,068   |
| 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)....       |   | 9,068   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |   | 122,959 |

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. ZWETZIG, 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, 1992 000 OMITTED  
 ASSETS:

|  |        |         |
|--|--------|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |         |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 2,819   |
| B. INTEREST-BEARING BALANCES.....  |        | 1,001   |
| 2. SECURITIES.....   |        | 56,127  |
| 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.....   | 43,420 |         |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        |        | 1,403   |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |         |
| D. NET LOANS AND LEASES.....   |        | 42,017  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |         |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 407     |
| 7. OTHER REAL ESTATE OWNED.....  |        | 30      |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |         |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |         |
| 10. INTANGIBLE ASSETS.....   |        |         |
| 11. OTHER ASSETS.....  |        | 1,826   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 104,927 |
| 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)..      |        | 104,927 |

LIABILITIES:

|   |  |        |
|---|--|--------|
| 13. DEPOSITS:   |  |        |
| A. IN DOMESTIC OFFICES.....   |  | 88,709 |
| (1) NONINTEREST-BEARING.....  |  | 12,415 |
| (2) INTEREST-BEARING.....   |  | 76,294 |
| 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.....  |  | 583    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |  | 89,292 |
| 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.....                        |  | 7,635   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |         |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0       |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 15,635  |
| 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)....       |  | 15,635  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 104,927 |



OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992  
ASSETS:

000 OMITTED

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 777    |
| B. INTEREST-BEARING BALANCES.....  | 100    |
| 2. SECURITIES.....   | 1,838  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 1,600  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 10,468 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 170    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 10,298 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 432    |
| 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.....  | 261    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 15,306 |
| 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)..      | 15,306 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 14,156 |
| (1) NONINTEREST-BEARING.....   | 2,542  |
| (2) INTEREST-BEARING.....  | 11,614 |
| 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.....   | 56     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 14,212 |
| 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.....                        | 374    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 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)... | 15,306 |

OFFICERS:

JONATHAN, R. FOX, CHAIRMAN OF THE BOARD/CEO; MAXINE FOX, VICE CHAIRMAN;  
DOYLE MARVIN, PRESIDENT; SCOTT D. JENSON, VICE PRESIDENT/CASHIER

DIRECTORS:

DR. WILLIAM P. WILZ, MAXINE FOX, DOYLE MARVIN, JONATHAN R. FOX

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DECEMBER 31, 1992 000 OMITTED  
ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 300    |
| B. INTEREST-BEARING BALANCES.....  | 514    |
| 2. SECURITIES.....   | 13,971 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 1,750  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 9,357  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 84     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 9,273  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 39     |
| 7. OTHER REAL ESTATE OWNED.....  | 23     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   | 12     |
| 11. OTHER ASSETS.....  | 580    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 26,462 |
| 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)..      | 26,462 |

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LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 23,060 |
| (1) NONINTEREST-BEARING.....   | 2,095  |
| (2) INTEREST-BEARING.....  | 20,965 |
| 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.....   | 307    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 23,367 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |

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EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 50     |
| 25. SURPLUS.....  | 350    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 2,695  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 3,095  |
| 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)....       | 3,095  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 26,462 |

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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, 1992  
 ASSETS:

000 OMITTED

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 577   |        |
| B. INTEREST-BEARING BALANCES.....  |       |        |
| 2. SECURITIES.....   |       | 3,185  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |        |
| A. FEDERAL FUNDS SOLD.....   | 295   |        |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |        |
| A. TOTAL LOANS AND LEASES.....   | 5,533 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 94    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 5,439  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 283    |
| 7. OTHER REAL ESTATE OWNED.....  |       | 112    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |       |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |       |        |
| 10. INTANGIBLE ASSETS.....   |       |        |
| 11. OTHER ASSETS.....  |       | 141    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 10,032 |
| 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)..      |       | 10,032 |

LIABILITIES:

|  |       |       |
|--|-------|-------|
| 13. DEPOSITS:  |       |       |
| A. IN DOMESTIC OFFICES.....  |       | 9,222 |
| (1) NONINTEREST-BEARING.....   | 1,722 |       |
| (2) INTEREST-BEARING.....  | 7,500 |       |
| 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.....   |       | 101   |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |       | 9,323 |
| 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.....                        |  | 159    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 709    |
| 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)....       |  | 709    |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 10,032 |

OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 1,738  |
| B. INTEREST-BEARING BALANCES.....  |        |        |
| 2. SECURITIES.....   |        | 5,567  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 5,222  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 33,178 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        |        | 452    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 32,726 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 1,951  |
| 7. OTHER REAL ESTATE OWNED.....  |        | 4      |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 1,825  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 49,033 |
| 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)..      |        | 49,033 |

LIABILITIES:

|  |  |        |
|--|--|--------|
| 13. DEPOSITS:  |  |        |
| A. IN DOMESTIC OFFICES.....  |  | 45,537 |
| (1) NONINTEREST-BEARING.....   |  | 9,541  |
| (2) INTEREST-BEARING.....  |  | 35,996 |
| 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.....  |  | 296    |
| 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).....                  |  | 46,139 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |  |        |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |        |
| 24. COMMON STOCK.....   |  | 1,400  |
| 25. SURPLUS.....  |  | 385    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 1,109  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 2,894  |
| 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)....       |  | 2,894  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 49,033 |



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, 1992

000 OMITTED

ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 792    |
| B. INTEREST-BEARING BALANCES.....  | 2,379  |
| 2. SECURITIES.....   | 3,372  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 1,070  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 7,361  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 106    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 7,255  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 657    |
| 7. OTHER REAL ESTATE OWNED.....  | 227    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   | 6      |
| 11. OTHER ASSETS.....  | 125    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 15,883 |
| 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)..      | 15,883 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 14,659 |
| (1) NONINTEREST-BEARING.....   | 2,432  |
| (2) INTEREST-BEARING.....  | 12,227 |
| 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.....  | 230    |
| 18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....        |        |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                   |        |
| 20. OTHER LIABILITIES.....   | 67     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 14,956 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 218    |
| 25. SURPLUS.....  | 407    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 302    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 927    |
| 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)....       | 927    |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 15,883 |

OFFICERS:

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

DIRECTORS:

MARQUIS NORWALK, C.E. STEVINSON, GREG C. STEVINSON, GARY M. POLUMBUS,  
ALAN A. JONES, DALE R. HINMAN

| DECEMBER 31, 1992   |       | 000 OMITTED |
|---|-------|-------------|
| <b>ASSETS:</b>  |       |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |       |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |       | 3,689       |
| B. INTEREST-BEARING BALANCES.....   |       |             |
| 2. SECURITIES.....  |       | 3,462       |
| 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.....  | 8,174 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 128   |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |       |             |
| D. NET LOANS AND LEASES.....  |       | 8,046       |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |       |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |       | 68          |
| 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.....   |       | 124         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |       | 16,389      |
| 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)..       |       | 16,389      |
| <b>LIABILITIES:</b>   |       |             |
| 13. DEPOSITS:   |       |             |
| A. IN DOMESTIC OFFICES.....   |       | 14,583      |
| (1) NONINTEREST-BEARING.....  | 5,854 |             |
| (2) INTEREST-BEARING.....   | 8,729 |             |
| 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.....  |       | 76          |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |       | 14,659      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |       |             |
| <b>EQUITY CAPITAL:</b>  |       |             |
| 23. PERPETUAL PREFERRED STOCK.....  |       |             |
| 24. COMMON STOCK.....   |       | 519         |
| 25. SURPLUS.....  |       | 531         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |       | 680         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |       | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |       | 1,730       |
| 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)....       |       | 1,730       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |       | 16,389      |

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, 1992  
 ASSETS:

000 OMITTED

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 348    |
| B. INTEREST-BEARING BALANCES.....  |       |        |
| 2. SECURITIES.....   |       | 7,830  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |        |
| A. FEDERAL FUNDS SOLD.....   |       | 1,380  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |        |
| A. TOTAL LOANS AND LEASES.....   | 4,144 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 125   |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 4,019  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 99     |
| 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.....  |       | 348    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 14,024 |
| 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)..      |       | 14,024 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 12,468 |
| (1) NONINTEREST-BEARING.....   | 1,023  |        |
| (2) INTEREST-BEARING.....  | 11,445 |        |
| 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).....                  |        | 12,607 |
| 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.....                        |  | 847    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,417  |
| 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)....       |  | 1,417  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)... |  | 14,024 |

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, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,415  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 1,858  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 1,650  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 14,560 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 138    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 14,422 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 1,303  |
| 7. OTHER REAL ESTATE OWNED.....  | 58     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   | 22     |
| 11. OTHER ASSETS.....  | 208    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 21,936 |
| 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)..      | 21,936 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 20,010 |
| (1) NONINTEREST-BEARING.....   | 5,250  |
| (2) INTEREST-BEARING.....  | 14,760 |
| 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.....   | 145    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 20,155 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 605    |
| 25. SURPLUS.....  | 125    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 1,051  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,781  |
| 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)....       | 1,781  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 21,936 |



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, 1992

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.....  |        | 896    |
| 2. SECURITIES.....   |        | 8,041  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 2,170  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 34,945 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 573    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 34,372 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 91     |
| 7. OTHER REAL ESTATE OWNED.....  |        | 18     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 821    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 48,666 |
| 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)..      |        | 48,666 |

LIABILITIES:

|   |        |        |
|---|--------|--------|
| 13. DEPOSITS:   |        |        |
| A. IN DOMESTIC OFFICES.....   |        | 44,644 |
| (1) NONINTEREST-BEARING.....  | 3,347  |        |
| (2) INTEREST-BEARING.....   | 41,297 |        |
| 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.....   |        | 159    |
| 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.....  |        | 346    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 45,149 |
| 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.....                        |  | 3,011  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 3,517  |
| 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)....       |  | 3,517  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 48,666 |

OFFICERS:

DARRELL MCALLISTER, CHAIRMAN OF THE BOARD/PRESIDENT;  
 ROBERT HINDERAKER, SR. VICE PRESIDENT/CASHIER

OFFICERS:

EDWARD CAPRA, SUE A FOSTER, W. WEST FOSTER, DARRELL D. MCALLISTER,  
 CARROLL D. MILLER, STEPHEN WATSON, DANIEL L. WHITE, JOHN ZURBRIGEN

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 768    |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 249    |
| 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.....   | 10,472 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 59     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 10,413 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 680    |
| 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.....  | 64     |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 15,374 |
| 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)..      | 15,374 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 11,991 |
| (1) NONINTEREST-BEARING.....   | 2,002  |
| (2) INTEREST-BEARING.....  | 9,989  |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:.. |        |
| A. FEDERAL FUNDS PURCHASED.....  |        |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                   | 164    |
| 15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....                        |        |
| 16. OTHER BORROWED MONEY.....  | 1,637  |
| 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).....                  | 13,821 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 869    |
| 25. SURPLUS.....  | 711    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 27-    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,553  |
| 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)....       | 1,553  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 15,374 |

OFFICERS:

LAWRENCE W. MENEFEE, CHAIRMAN 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.  
 MENEFEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE, F. SCOTT THOMAS,  
 JOHN C. TODD, JOHN M. TODD, DENNIS W. WHITE, DONALD W. WITTNAM

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |         |  |
|--|---------|--|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |         |  |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 10,487  |  |
| B. INTEREST-BEARING BALANCES.....  |         |  |
| 2. SECURITIES.....   | 34,080  |  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |         |  |
| A. FEDERAL FUNDS SOLD.....   | 22,800  |  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |         |  |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |         |  |
| A. TOTAL LOANS AND LEASES.....   | 79,218  |  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 1,333   |  |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |         |  |
| D. NET LOANS AND LEASES.....   | 77,885  |  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |         |  |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 2,064   |  |
| 7. OTHER REAL ESTATE OWNED.....  | 1,223   |  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |         |  |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |         |  |
| 10. INTANGIBLE ASSETS.....   |         |  |
| 11. OTHER ASSETS.....  | 1,985   |  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 150,524 |  |
| 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)..      | 150,524 |  |

LIABILITIES:

|  |         |  |
|--|---------|--|
| 13. DEPOSITS:  |         |  |
| A. IN DOMESTIC OFFICES.....  | 134,365 |  |
| (1) NONINTEREST-BEARING.....   | 26,100  |  |
| (2) INTEREST-BEARING.....  | 108,265 |  |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:.. |         |  |
| A. FEDERAL FUNDS PURCHASED.....  | 145     |  |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                   | 7,200   |  |
| 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.....   | 751     |  |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 142,461 |  |
| 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.....                        | 3,321   |  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |         |  |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0       |  |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 8,063   |  |
| 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)....       | 8,063   |  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 150,524 |  |

OFFICERS:

RICHARD C. BERG, CHAIRMAN/PRESIDENT; JAMES PETERS, VICE CHAIRMAN;  
 TOM L. HAVENS, EXEC. VICE PRESIDENT; ROGER E. COTTEN, VICE PRESIDENT;  
 ANDREW TRAINOR, CASHIER

DIRECTORS:

RICHARD C. BERG, JAMES PETERS, TOM L. HAVENS, PAUL E. MANNING

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 1,304  |
| B. INTEREST-BEARING BALANCES.....  |       | 300    |
| 2. SECURITIES.....   |       | 3,932  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |        |
| A. FEDERAL FUNDS SOLD.....   |       | 2,125  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |        |
| A. TOTAL LOANS AND LEASES.....   | 8,161 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 129   |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 8,032  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 849    |
| 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.....  |       | 2,861  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 19,403 |
| 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)..      |       | 19,403 |

LIABILITIES:

|   |        |        |
|---|--------|--------|
| 13. DEPOSITS:   |        |        |
| A. IN DOMESTIC OFFICES.....   |        | 18,176 |
| (1) NONINTEREST-BEARING.....  | 4,676  |        |
| (2) INTEREST-BEARING.....   | 13,500 |        |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...<br>A. FEDERAL FUNDS PURCHASED.....<br>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.....  |        | 222    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....   |        | 18,398 |
| 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.....                        |  | 195    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,005  |
| 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)....       |  | 1,005  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 19,403 |



OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992

000 OMITTED

ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 1,433  |
| B. INTEREST-BEARING BALANCES.....  |        |        |
| 2. SECURITIES.....   |        | 8,646  |
| 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.....   | 10,048 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 125    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 9,923  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 109    |
| 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.....  |        | 339    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 22,750 |
| 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)..      |        | 22,750 |

LIABILITIES:

13. DEPOSITS:

|   |        |        |
|---|--------|--------|
| A. IN DOMESTIC OFFICES.....   |        | 20,188 |
| (1) NONINTEREST-BEARING.....  | 3,144  |        |
| (2) INTEREST-BEARING.....   | 17,044 |        |
| 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.....                         |        | 132    |
| 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.....  |        | 152    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 20,472 |
| 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.....                        |  | 1,178  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 2,278  |
| 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)....       |  | 2,278  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 22,750 |

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, 1992   |        | 000 OMITTED |
|---|--------|-------------|
| <b>ASSETS:</b>  |        |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |        |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |        | 557         |
| B. INTEREST-BEARING BALANCES.....   |        |             |
| 2. SECURITIES.....  |        | 6,317       |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |        |             |
| A. FEDERAL FUNDS SOLD.....  |        | 975         |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |        |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |        |             |
| A. TOTAL LOANS AND LEASES.....  | 7,393  |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 233    |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |        |             |
| D. NET LOANS AND LEASES.....  |        | 7,160       |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |        |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |        | 67          |
| 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.....   |        | 441         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |        | 15,517      |
| 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)..       |        | 15,517      |
| <b>LIABILITIES:</b>   |        |             |
| 13. DEPOSITS:   |        |             |
| A. IN DOMESTIC OFFICES.....   |        | 14,030      |
| (1) NONINTEREST-BEARING.....  | 1,617  |             |
| (2) INTEREST-BEARING.....   | 12,413 |             |
| 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.....  |        | 84          |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 14,114      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |             |
| <b>EQUITY CAPTIAL: .</b>  |        |             |
| 23. PERPETUAL PREFERRED STOCK.....  |        |             |
| 24. COMMON STOCK.....   |        | 110         |
| 25. SURPLUS.....  |        | 490         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |        | 803         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |        | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |        | 1,403       |
| 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)....       |        | 1,403       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |        | 15,517      |

OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |  |
|--|--------|--|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |  |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,789  |  |
| B. INTEREST-BEARING BALANCES.....  | 105    |  |
| 2. SECURITIES.....   | 5,112  |  |
| 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.....   | 9,597  |  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 205    |  |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |  |
| D. NET LOANS AND LEASES.....   | 9,392  |  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |  |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 237    |  |
| 7. OTHER REAL ESTATE OWNED.....  | 4      |  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |  |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |  |
| 10. INTANGIBLE ASSETS.....   |        |  |
| 11. OTHER ASSETS.....  | 166    |  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 18,005 |  |
| 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)..      | 18,005 |  |

LIABILITIES:

|   |        |  |
|---|--------|--|
| 13. DEPOSITS:   |        |  |
| A. IN DOMESTIC OFFICES.....   | 16,514 |  |
| (1) NONINTEREST-BEARING.....  | 4,066  |  |
| (2) INTEREST-BEARING.....   | 12,448 |  |
| 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).....                   | 16,610 |  |
| 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.....                        | 560    |  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |  |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |  |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,395  |  |
| 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)....       | 1,395  |  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 18,005 |  |

OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,315  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 2,702  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 1,985  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 9,837  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 68     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 9,769  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 362    |
| 7. OTHER REAL ESTATE OWNED.....  | 182    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 102    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 16,417 |
| 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)..      | 16,417 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 15,018 |
| (1) NONINTEREST-BEARING.....  | 4,120  |
| (2) INTEREST-BEARING.....   | 10,898 |
| 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.....  | 141    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 15,159 |
| 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.....                        | 314    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,258  |
| 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)....       | 1,258  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 16,417 |



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, 1992  
 ASSETS:

000 OMITTED

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 1,513  |
| B. INTEREST-BEARING BALANCES.....  |        | 100    |
| 2. SECURITIES.....   |        | 7,033  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 3,365  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 12,811 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 165    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 12,646 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 69     |
| 7. OTHER REAL ESTATE OWNED.....  |        | 224    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 505    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 25,455 |
| 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)..      |        | 25,455 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 23,397 |
| (1) NONINTEREST-BEARING.....   | 4,605  |        |
| (2) INTEREST-BEARING.....  | 18,792 |        |
| 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.....   |        | 254    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 23,651 |
| 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.....                        |  | 1,104  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,804  |
| 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)....       |  | 1,804  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 25,455 |

OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 714    |
| B. INTEREST-BEARING BALANCES.....  |        | 100    |
| 2. SECURITIES.....   |        | 2,298  |
| 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.....   | 13,203 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        |        | 210    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 12,993 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 196    |
| 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.....  |        | 394    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 17,795 |
| 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)..      |        | 17,795 |

LIABILITIES:

|   |  |        |
|---|--|--------|
| 13. DEPOSITS:   |  |        |
| A. IN DOMESTIC OFFICES.....   |  | 16,056 |
| (1) NONINTEREST-BEARING.....  |  | 2,592  |
| (2) INTEREST-BEARING.....   |  | 13,464 |
| 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 20).....                   |  | 16,234 |
| 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.....                        |  | 1,061  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,561  |
| 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)....       |  | 1,561  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 17,795 |

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

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 1,398  |
| B. INTEREST-BEARING BALANCES.....  |        | 988    |
| 2. SECURITIES.....   |        | 9,293  |
| 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.....   | 11,116 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 341    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 10,775 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 252    |
| 7. OTHER REAL ESTATE OWNED.....  |        | 360    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 288    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 24,434 |
| 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)..      |        | 24,434 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 22,366 |
| (1) NONINTEREST-BEARING.....   | 4,205  |        |
| (2) INTEREST-BEARING.....  | 18,161 |        |
| 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.....   |        | 150    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 22,516 |
| 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.....                        |  | 607    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,918  |
| 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)....       |  | 1,918  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 24,434 |

OFFICERS:

LELAND E. HOUSE, PRESIDENT; ROGER L. MAAG, VICE PRESIDENT;  
 RUTH H. WISE, CASHIER

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 764    |
| B. INTEREST-BEARING BALANCES.....  |        |        |
| 2. SECURITIES.....   |        | 1,247  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 425    |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 10,409 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        |        | 228    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 10,181 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 136    |
| 7. OTHER REAL ESTATE OWNED.....  |        | 565    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 818    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 14,136 |
| 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)..      |        | 14,136 |

LIABILITIES:

|  |  |        |
|--|--|--------|
| 13. DEPOSITS:  |  |        |
| A. IN DOMESTIC OFFICES.....  |  | 12,949 |
| (1) NONINTEREST-BEARING.....   |  | 2,492  |
| (2) INTEREST-BEARING.....  |  | 10,457 |
| 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.....   |  | 188    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |  | 13,137 |
| 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.....                        |  | 249    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 999    |
| 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)....       |  | 999    |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 14,136 |



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, J. DOUG TODD

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,248  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 14,565 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 650    |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 8,814  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 72     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 8,742  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 133    |
| 7. OTHER REAL ESTATE OWNED.....  | 185    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 492    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 26,015 |
| 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)..      | 26,015 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 22,069 |
| (1) NONINTEREST-BEARING.....  | 1,993  |
| (2) INTEREST-BEARING.....   | 20,076 |
| 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.....  | 157    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 22,226 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |

EQUITY CAPTIAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 200    |
| 25. SURPLUS.....  | 600    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 2,989  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 3,789  |
| 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)....       | 3,789  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 26,015 |

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, 1992   |        | 000 OMITTED |
|---|--------|-------------|
| <b>ASSETS:</b>  |        |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |        |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |        | 2,136       |
| B. INTEREST-BEARING BALANCES.....   |        |             |
| 2. SECURITIES.....  |        | 14,422      |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |        |             |
| A. FEDERAL FUNDS SOLD.....  |        | 2,210       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |        |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |        |             |
| A. TOTAL LOANS AND LEASES.....  | 12,242 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         |        | 168         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |        |             |
| D. NET LOANS AND LEASES.....  |        | 12,074      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |        |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |        | 309         |
| 7. OTHER REAL ESTATE OWNED.....   |        | 585         |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |        |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |        |             |
| 10. INTANGIBLE ASSETS.....  |        | 116         |
| 11. OTHER ASSETS.....   |        | 817         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |        | 32,669      |
| 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)..       |        | 32,669      |
| <hr/>   |        |             |
| <b>LIABILITIES:</b>   |        |             |
| 13. DEPOSITS:   |        |             |
| A. IN DOMESTIC OFFICES.....   |        | 29,407      |
| (1) NONINTEREST-BEARING.....  | 8,073  |             |
| (2) INTEREST-BEARING.....   |        | 21,334      |
| 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.....  |        | 151         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 29,558      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |             |
| <hr/>   |        |             |
| <b>EQUITY CAPTIAL:</b>  |        |             |
| 23. PERPETUAL PREFERRED STOCK.....  |        |             |
| 24. COMMON STOCK.....   |        | 300         |
| 25. SURPLUS.....  |        | 2,000       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |        | 811         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |        | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |        | 3,111       |
| 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)....       |        | 3,111       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |        | 32,669      |

OFFICERS:

J. GREGG MULLINS, PRESIDENT; J.W. MILLER, VICE PRESIDENT; CLINT  
 VIERGUTZ, CASHIER/SECRETARY

DIRECTORS:

J. GREGG MULLINS, J.W. MILLER, VICTOR ALDEA, EDWARD GARLINGTON,  
 CHARLOTTE BENSCHIEDT, HOWARD E. STUTZMAN, ROBERT J. WALLACE

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 752    |
| B. INTEREST-BEARING BALANCES.....  | 221    |
| 2. SECURITIES.....   | 8,583  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 50     |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 10,327 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 214    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 10,113 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 195    |
| 7. OTHER REAL ESTATE OWNED.....  | 222    |
| 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).....                     | 20,549 |
| 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)..      | 20,549 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 18,558 |
| (1) NONINTEREST-BEARING.....  | 104    |
| (2) INTEREST-BEARING.....   | 18,454 |
| 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.....  | 176    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 18,734 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 100    |
| 25. SURPLUS.....  | 800    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 915    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,815  |
| 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)....       | 1,815  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 20,549 |

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, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 5,963  |        |
| B. INTEREST-BEARING BALANCES.....  |        |        |
| 2. SECURITIES.....   |        | 6,634  |
| 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.....   | 24,646 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 393    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 24,253 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 2,194  |
| 7. OTHER REAL ESTATE OWNED.....  |        | 4,087  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |        |
| 10. INTANGIBLE ASSETS.....   |        |        |
| 11. OTHER ASSETS.....  |        | 810    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 43,941 |
| B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....                    |        | 1,281  |
| C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..      |        | 45,222 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 41,979 |
| (1) NONINTEREST-BEARING.....   | 11,336 |        |
| (2) INTEREST-BEARING.....  | 30,643 |        |
| 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.....   |        | 113    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 42,092 |
| 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.....                        |  | 299    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,849  |
| B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....                     |  | 1,281  |
| C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....       |  | 3,130  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 45,222 |



OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 389    |
| B. INTEREST-BEARING BALANCES.....  | 3,171  |
| 2. SECURITIES.....   | 11,960 |
| 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.....   | 11,825 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 140    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 11,685 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 251    |
| 7. OTHER REAL ESTATE OWNED.....  | 203    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 1,129  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 29,588 |
| 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)..      | 29,588 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 26,537 |
| (1) NONINTEREST-BEARING.....   | 3,810  |
| (2) INTEREST-BEARING.....  | 22,727 |
| 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.....   | 486    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 27,023 |
| 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.....                        | 1,865  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,565  |
| 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)....       | 2,565  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 29,588 |

OFFICERS:

ROBERT L. BEAUPREZ, PRESIDENT; THOMAS B. CHESNEY, VICE PRESIDENT; DONNA F. ROGERS, CASHIER

DIRECTORS:

ROBERT L. BEAUPREZ, CHERYL W. RENNELS, NYLE E. BARLOW, LARRY W. GIBSON, DONALD E. IMEL, W. BRUCE JOSS, CLAUDIA BEAUPREZ, THOMAS B. CHESNEY

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 966    |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 941    |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 205    |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 12,114 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 262    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 11,852 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 381    |
| 7. OTHER REAL ESTATE OWNED.....  | 66     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 126    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 14,537 |
| 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)..      | 14,537 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 13,262 |
| (1) NONINTEREST-BEARING.....  | 3,052  |
| (2) INTEREST-BEARING.....   | 10,210 |
| 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.....  | 53     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 13,315 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 500    |
| 25. SURPLUS.....  | 274    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 457    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      | 9      |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,222  |
| 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)....       | 1,222  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 14,537 |

OFFICERS:

BARBARA J. POWERS, PRESIDENT; DEBBIE BOLENBAUCHER, CASHIER

DIRECTORS:

PAUL R. BERGLUND, JOHN H. DAHL, BARBARA J. POWERS

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,469  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 5,958  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 5,010  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 10,006 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 350    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 9,656  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 2,338  |
| 7. OTHER REAL ESTATE OWNED.....  | 706    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 217    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 26,354 |
| 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)..      | 26,354 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 24,338 |
| (1) NONINTEREST-BEARING.....  | 7,153  |
| (2) INTEREST-BEARING.....   | 17,185 |
| 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.....  | 126    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 24,464 |
| 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.....                        | 310-   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,890  |
| 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)....       | 1,890  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 26,354 |

OFFICERS:

STEPHEN J. FORTE, 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, STEPHEN J. FORTE,  
 DARREL W. LATHROP, GEORGE C. WILLIAMS, DENNIS E. BARRETT,

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,391  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 28,069 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 4,153  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 19,804 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 504    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 19,300 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 2,309  |
| 7. OTHER REAL ESTATE OWNED.....  | 1,467  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 677    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 58,366 |
| 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)..      | 58,366 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 54,228 |
| (1) NONINTEREST-BEARING.....  | 12,259 |
| (2) INTEREST-BEARING.....   | 41,969 |
| 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.....  | 414    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 54,642 |
| 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.....                        | 2,299  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 3,724  |
| 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)....       | 3,724  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 58,366 |



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, 1992 000 OMITTED  
ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,421  |
| B. INTEREST-BEARING BALANCES.....  | 90     |
| 2. SECURITIES.....   | 10,381 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 990    |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 12,202 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 327    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 11,875 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 1,121  |
| 7. OTHER REAL ESTATE OWNED.....  | 674    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   | 2      |
| 11. OTHER ASSETS.....  | 370    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 27,924 |
| 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)..      | 27,924 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 25,270 |
| (1) NONINTEREST-BEARING.....   | 5,375  |
| (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.....   | 320    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 25,590 |
| 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.....                        | 769    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,334  |
| 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)....       | 2,334  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 27,924 |

OFFICERS:

MAURICE E. GROTHJOHN, PRESIDENT/CEO; EARL DOUGLASS, GEORGE M. FORNNARINO, EXEC. VICE PRESIDENTS; CATHY MCCARTY, SR. VICE PRESIDENT; SUSAN MAHONEY, SR. VICE PRESIDENT/CASHIER

DIRECTORS:

MAURICE E. GROTHJOHN, EDWARD L. NORTHWAY, HERMAN C. MEINDERS,  
 BERNARD M. VELDKAMP, JR.

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |         |  |
|--|---------|--|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |         |  |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 3,561   |  |
| B. INTEREST-BEARING BALANCES.....  | 17      |  |
| 2. SECURITIES.....   | 45,598  |  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |         |  |
| A. FEDERAL FUNDS SOLD.....   | 5,800   |  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |         |  |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |         |  |
| A. TOTAL LOANS AND LEASES.....   | 58,237  |  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 1,103   |  |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |         |  |
| D. NET LOANS AND LEASES.....   | 57,134  |  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |         |  |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 4,772   |  |
| 7. OTHER REAL ESTATE OWNED.....  | 3,654   |  |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |         |  |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |         |  |
| 10. INTANGIBLE ASSETS.....   |         |  |
| 11. OTHER ASSETS.....  | 920     |  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 121,456 |  |
| 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)..      | 121,456 |  |

LIABILITIES:

|  |         |  |
|--|---------|--|
| 13. DEPOSITS:  |         |  |
| A. IN DOMESTIC OFFICES.....  | 113,788 |  |
| (1) NONINTEREST-BEARING.....   | 20,196  |  |
| (2) INTEREST-BEARING.....  | 93,592  |  |
| 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.....                   | 400     |  |
| 20. OTHER LIABILITIES.....   | 428     |  |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 114,616 |  |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |         |  |

EQUITY CAPITAL:

|   |         |  |
|---|---------|--|
| 23. PERPETUAL PREFERRED STOCK.....  | 600     |  |
| 24. COMMON STOCK.....   | 1,302   |  |
| 25. SURPLUS.....  | 560     |  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 4,378   |  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |         |  |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0       |  |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 6,840   |  |
| 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)....       | 6,840   |  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 121,456 |  |

OFFICERS:

GALEN GILBERT, CHAIRMAN OF THE BOARD; STEVE SHERLOCK, PRESIDENT; MICHAEL HARVEY, EXEC. VICE PRESIDENT; LARRY WYATT, SR. VICE PRESIDENT; JANET MERLO, CASHIER

DIRECTORS:

GALEN GILBERT, MICHAEL HARVEY, NAN PARKS, STEVE SHERLOCK

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 4,322  |
| B. INTEREST-BEARING BALANCES.....  | 934    |
| 2. SECURITIES.....   | 20,969 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 1,580  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 32,542 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 601    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 31,941 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 280    |
| 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.....  | 1,030  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 61,215 |
| B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....                    | 241    |
| C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..      | 61,456 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 56,798 |
| (1) NONINTEREST-BEARING.....   | 7,059  |
| (2) INTEREST-BEARING.....  | 49,739 |
| 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.....  |        |
| 18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....        |        |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                   |        |
| 20. OTHER LIABILITIES.....   | 427    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 57,225 |
| 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.....                        | 1,110  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 3,990  |
| B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....                     | 241    |
| C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....       | 4,231  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 61,456 |

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, 1992 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.....  |       | 95     |
| 2. SECURITIES.....   |       | 12,714 |
| 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.....   | 8,562 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        |       | 151    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 8,411  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 354    |
| 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.....  |       | 384    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 23,104 |
| 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)..      |       | 23,104 |

LIABILITIES:

|   |  |        |
|---|--|--------|
| 13. DEPOSITS:   |  |        |
| A. IN DOMESTIC OFFICES.....   |  | 20,752 |
| (1) NONINTEREST-BEARING.....  |  | 3,617  |
| (2) INTEREST-BEARING.....   |  | 17,135 |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |  |        |
| A. FEDERAL FUNDS PURCHASED.....   |  | 175    |
| 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).....                   |  | 21,434 |
| 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.....                        |  | 158    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,670  |
| 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)....       |  | 1,670  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 23,104 |



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,  
 GREG G. WINTER

| DECEMBER 31, 1992   |        | 000 OMITTED |
|---|--------|-------------|
| ASSETS:   |        |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |        |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |        | 2,070       |
| B. INTEREST-BEARING BALANCES.....   |        | 1,683       |
| 2. SECURITIES.....  |        | 3,560       |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |        |             |
| A. FEDERAL FUNDS SOLD.....  |        | 3,475       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |        |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |        |             |
| A. TOTAL LOANS AND LEASES.....  | 22,761 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 255    |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |        |             |
| D. NET LOANS AND LEASES.....  |        | 22,506      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |        |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |        | 1,945       |
| 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.....  |        | 5           |
| 11. OTHER ASSETS.....   |        | 293         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |        | 35,537      |
| 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)..       |        | 35,537      |
| LIABILITIES:  |        |             |
| 13. DEPOSITS:   |        |             |
| A. IN DOMESTIC OFFICES.....   |        | 32,752      |
| (1) NONINTEREST-BEARING.....  | 7,310  |             |
| (2) INTEREST-BEARING.....   | 25,442 |             |
| 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.....  |        | 264         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 33,016      |
| 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.....                        |        | 1,621       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |        | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |        | 2,521       |
| 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)....       |        | 2,521       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |        | 35,537      |

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, STANLEY L. ELMORE

DECEMBER 31, 1992 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.....  | 1,000  |
| 2. SECURITIES.....   | 2,702  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 2,670  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 15,083 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 243    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 14,840 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 323    |
| 7. OTHER REAL ESTATE OWNED.....  | 78     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 720    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 23,574 |
| 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)..      | 23,574 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 21,710 |
| (1) NONINTEREST-BEARING.....  | 5,443  |
| (2) INTEREST-BEARING.....   | 16,267 |
| 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.....  | 87     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 21,797 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 300    |
| 25. SURPLUS.....  | 600    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 877    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,777  |
| 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)....       | 1,777  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 23,574 |

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. WEINMEISTER

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 1,310  |
| B. INTEREST-BEARING BALANCES.....  |        | 298    |
| 2. SECURITIES.....   |        | 9,633  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 3,955  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 20,772 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        |        | 155    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 20,617 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 747    |
| 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.....  |        | 334    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 36,894 |
| 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)..      |        | 36,894 |

LIABILITIES:

|   |  |        |
|---|--|--------|
| 13. DEPOSITS:   |  |        |
| A. IN DOMESTIC OFFICES.....   |  | 32,596 |
| (1) NONINTEREST-BEARING.....  |  | 6,113  |
| (2) INTEREST-BEARING.....   |  | 26,483 |
| 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.....   |  | 1,728  |
| 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.....  |  | 273    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |  | 34,597 |
| 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.....                        |  | 1,647  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 2,297  |
| 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)....       |  | 2,297  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 36,894 |

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

| DECEMBER 31, 1992   |        | 000 OMITED |
|---|--------|------------|
| <b>ASSETS:</b>  |        |            |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |        |            |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 4,943  |            |
| B. INTEREST-BEARING BALANCES.....   | 311    |            |
| 2. SECURITIES.....  | 15,041 |            |
| 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.....  | 30,148 |            |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 1,045  |            |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |        |            |
| D. NET LOANS AND LEASES.....  | 29,103 |            |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   | 308    |            |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 1,633  |            |
| 7. OTHER REAL ESTATE OWNED.....   | 613    |            |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |        |            |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |        |            |
| 10. INTANGIBLE ASSETS.....  |        |            |
| 11. OTHER ASSETS.....   | 563    |            |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 56,015 |            |
| 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)..       | 56,015 |            |
| <b>LIABILITIES:</b>   |        |            |
| 13. DEPOSITS:   |        |            |
| A. IN DOMESTIC OFFICES.....   | 50,560 |            |
| (1) NONINTEREST-BEARING.....  | 11,569 |            |
| (2) INTEREST-BEARING.....   | 38,991 |            |
| 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 20).....                   | 50,799 |            |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |            |
| <b>EQUITY CAPITAL:</b>  |        |            |
| 23. PERPETUAL PREFERRED STOCK.....  | 1,900  |            |
| 24. COMMON STOCK.....   | 1,600  |            |
| 25. SURPLUS.....  | 2,200  |            |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 484-   |            |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |            |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |            |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 5,216  |            |
| 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)....       | 5,216  |            |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 56,015 |            |



OFFICERS:

JAMES J. O'DELL, 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, 1992 000 OMITTED  
 ASSETS:

|  |       |       |
|--|-------|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 423   |
| B. INTEREST-BEARING BALANCES.....  |       |       |
| 2. SECURITIES.....   |       | 1,947 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |       |
| A. FEDERAL FUNDS SOLD.....   |       | 910   |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |       |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |       |
| A. TOTAL LOANS AND LEASES.....   | 4,938 |       |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 80    |       |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |       |
| D. NET LOANS AND LEASES.....   |       | 4,858 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |       |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 304   |
| 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.....  |       | 54    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 8,543 |
| 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)..      |       | B,543 |

LIABILITIES:

|  |       |       |
|--|-------|-------|
| 13. DEPOSITS:  |       |       |
| A. IN DOMESTIC OFFICES.....  |       | 7,934 |
| (1) NONINTEREST-BEARING.....   | 1,766 |       |
| (2) INTEREST-BEARING.....  | 6,168 |       |
| 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.....   |       | 42    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |       | 7,976 |
| 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.....                        |  | 167   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 567   |
| 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)....       |  | 567   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 8,543 |

OFFICERS:

BEN D. 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, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 515    |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 3,674  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 1,455  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 7,695  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 78     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 7,617  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 183    |
| 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.....  | 191    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 13,668 |
| 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)..      | 13,668 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 12,537 |
| (1) NONINTEREST-BEARING.....   | 1,793  |
| (2) INTEREST-BEARING.....  | 10,744 |
| 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).....                  | 12,634 |
| 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.....                        | 689    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      | 5      |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,034  |
| 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)....       | 1,034  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 13,668 |

OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |
|--|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 235   |
| B. INTEREST-BEARING BALANCES.....  | 300   |
| 2. SECURITIES.....   | 1,549 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |
| A. FEDERAL FUNDS SOLD.....   | 600   |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |
| A. TOTAL LOANS AND LEASES.....   | 2,545 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 33    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |
| D. NET LOANS AND LEASES.....   | 2,512 |
| 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.....  | 110   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 5,312 |
| 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)..      | 5,312 |

LIABILITIES:

|   |       |
|---|-------|
| 13. DEPOSITS:   |       |
| A. IN DOMESTIC OFFICES.....   | 4,452 |
| (1) NONINTEREST-BEARING.....  | 497   |
| (2) INTEREST-BEARING.....   | 3,955 |
| 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.....  | 22    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 4,474 |
| 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.....                        | 588   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 838   |
| 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)....       | 838   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 5,312 |

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, 1992 000 OMITTED  
 ASSETS:

|  |       |       |
|--|-------|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 56    |
| B. INTEREST-BEARING BALANCES.....  |       | 107   |
| 2. SECURITIES.....   |       | 3,724 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |       |
| A. FEDERAL FUNDS SOLD.....   |       | 390   |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |       |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |       |
| A. TOTAL LOANS AND LEASES.....   | 3,757 |       |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        |       | 81    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |       |
| D. NET LOANS AND LEASES.....   |       | 3,676 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |       |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 84    |
| 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.....  |       | 185   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 8,222 |
| 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)..      |       | 8,222 |

LIABILITIES:

|   |  |       |
|---|--|-------|
| 13. DEPOSITS:   |  |       |
| A. IN DOMESTIC OFFICES.....   |  | 7,100 |
| (1) NONINTEREST-BEARING.....  |  | 624   |
| (2) INTEREST-BEARING.....   |  | 6,476 |
| 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.....  |  | 53    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |  | 7,153 |
| 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.....                        |  | 509   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,069 |
| 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)....       |  | 1,069 |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 8,222 |



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, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,572  |        |
| B. INTEREST-BEARING BALANCES.....  | 4,200  |        |
| 2. SECURITIES.....   |        | 25,125 |
| 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.....   | 17,369 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 319    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 17,050 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 329    |
| 7. OTHER REAL ESTATE OWNED.....  |        | 3      |
| 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).....                     |        | 50,370 |
| 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)..      |        | 50,370 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 44,443 |
| (1) NONINTEREST-BEARING.....   | 10,699 |        |
| (2) INTEREST-BEARING.....  | 33,744 |        |
| 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.....   |        | 225    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 44,668 |
| 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.....                        |  | 4,122  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 5,702  |
| 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)....       |  | 5,702  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 50,370 |

OFFICERS:

HARRISON LOESCH, CHAIRMAN OF THE BOARD; JOHN PIERSON, PRESIDENT;  
 JOSEPH DROSKIN, VICE PRESIDENT; MARCIA WILSON, VICE PRESIDENT/CASHIER

DIRECTORS:

DANNY CASTLE, HARRISON LOESCH, C.U. O'NEILL, JOHN PIERSON,  
 ROBB RUYLE, HAROLD D. FRASIER

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 307    |
| B. INTEREST-BEARING BALANCES.....  |       | 1,089  |
| 2. SECURITIES.....   |       | 2,670  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |        |
| A. FEDERAL FUNDS SOLD.....   |       | 825    |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |        |
| A. TOTAL LOANS AND LEASES.....   | 8,224 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 77    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 8,147  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 519    |
| 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.....  |       | 150    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 13,707 |
| 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)..      |       | 13,707 |

LIABILITIES:

|   |        |        |
|---|--------|--------|
| 13. DEPOSITS:   |        |        |
| A. IN DOMESTIC OFFICES.....   |        | 12,008 |
| (1) NONINTEREST-BEARING.....  | 704    |        |
| (2) INTEREST-BEARING.....   | 11,304 |        |
| 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.....  |        | 156    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 12,164 |
| 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.....                        |  | 272    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,543  |
| 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)....       |  | 1,543  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 13,707 |

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, 1992 000 OMITTED  
 ASSETS:

|  |       |       |
|--|-------|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 338   |       |
| B. INTEREST-BEARING BALANCES.....  |       |       |
| 2. SECURITIES.....   |       | 5,034 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |       |
| A. FEDERAL FUNDS SOLD.....   | 450   |       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |       |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |       |
| A. TOTAL LOANS AND LEASES.....   | 3,042 |       |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 85    |       |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |       |
| D. NET LOANS AND LEASES.....   |       | 2,957 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |       |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 106   |
| 7. OTHER REAL ESTATE OWNED.....  |       | 39    |
| 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).....                     |       | 9,116 |
| 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)..      |       | 9,116 |

LIABILITIES:

|  |       |       |
|--|-------|-------|
| 13. DEPOSITS:  |       |       |
| A. IN DOMESTIC OFFICES.....  |       | 8,182 |
| (1) NONINTEREST-BEARING.....   | 1,649 |       |
| (2) INTEREST-BEARING.....  | 6,533 |       |
| 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.....   |       | 71    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |       | 8,253 |
| 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.....                        |  | 413   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 863   |
| 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)....       |  | 863   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 9,116 |

OFFICERS:

JOEL WIENS, CHAIRMAN OF THE BOARD; ROCCO A. VILLANI, PRESIDENT;  
 ROBERT L. DAVIS, JR., EXEC. VICE PRESIDENT; BRIGITTE M. HOWORKO,  
 VICE PRESIDENT/CASHIER

DIRECTORS:

ROBERT L. DAVIS JR., ROCCO A. VILLANI, ROBERT L. DAVIS, JR., JOEL WIENS,  
 TIM WIENS, MIKE NELSON, JANIS WIENS, BRIGITTE M. HOWORKO

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 2,028  |
| B. INTEREST-BEARING BALANCES.....  |       |        |
| 2. SECURITIES.....   |       | 7,485  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |        |
| A. FEDERAL FUNDS SOLD.....   |       | 4,631  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |        |
| A. TOTAL LOANS AND LEASES.....   | 8,460 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 331   |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 8,129  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 1,106  |
| 7. OTHER REAL ESTATE OWNED.....  |       | 621    |
| 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).....                     |       | 24,135 |
| 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)..      |       | 24,135 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 22,554 |
| (1) NONINTEREST-BEARING.....   | 7,499  |        |
| (2) INTEREST-BEARING.....  | 15,055 |        |
| 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).....                  |        | 22,635 |
| 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.....                        |  | 567    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,500  |
| 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)....       |  | 1,500  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 24,135 |



OFFICERS:

GARNER F. HILL, CHAIRMAN; JACK MOSS, PRESIDENT; DON KRIEGER,  
 VICE PRESIDENT; GREG MCLLUNG, VICE PRESIDENT/CASHIER

DIRECTORS:

GARNER F. HILL, PETER R. DRUCKER, JACK J. MOSS, DAVID MALLELTO,  
 ELI GORDON, F. WILLIAM DODGE

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 966    |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 2,639  |
| 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.....   | 10,462 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 139    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 10,323 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 512    |
| 7. OTHER REAL ESTATE OWNED.....  | 238    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   | 92     |
| 11. OTHER ASSETS.....  | 158    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 16,328 |
| 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)..      | 16,328 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 15,059 |
| (1) NONINTEREST-BEARING.....  | 2,384  |
| (2) INTEREST-BEARING.....   | 12,675 |
| 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).....                   | 15,161 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 400    |
| 25. SURPLUS.....  | 687    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 80     |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,167  |
| 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)....       | 1,167  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 16,328 |

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, 1992 000 OMITTED  
 ASSETS:

|  |       |       |
|--|-------|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 452   |
| B. INTEREST-BEARING BALANCES.....  |       | 200   |
| 2. SECURITIES.....   |       | 1,891 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |       |
| A. FEDERAL FUNDS SOLD.....   |       | 50    |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |       |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |       |
| A. TOTAL LOANS AND LEASES.....   | 4,501 |       |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        |       | 134   |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |       |
| D. NET LOANS AND LEASES.....   |       | 4,367 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |       |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 71    |
| 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.....  |       | 154   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 7,232 |
| 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)..      |       | 7,232 |

LIABILITIES:

|   |  |       |
|---|--|-------|
| 13. DEPOSITS:   |  |       |
| A. IN DOMESTIC OFFICES.....   |  | 6,729 |
| (1) NONINTEREST-BEARING.....  |  | 1,135 |
| (2) INTEREST-BEARING.....   |  | 5,594 |
| 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.....  |  | 20    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |  | 6,749 |
| 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.....                        |  | 226   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 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)....       |  | 483   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 7,232 |

OFFICERS:

DAVID G. WOOD, PRESIDENT; DENNIS 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, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 1,559       |
| B. INTEREST-BEARING BALANCES.....   |             |
| 2. SECURITIES.....  | 11,480      |
| 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.....  | 10,796      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 148         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 10,648      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 140         |
| 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.....   | 413         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 25,240      |
| 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)..       | 25,240      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 22,249      |
| (1) NONINTEREST-BEARING.....  | 4,033       |
| (2) INTEREST-BEARING.....   | 18,216      |
| 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.....  | 166         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 22,415      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 180         |
| 25. SURPLUS.....  | 570         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 2,075       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,825       |
| 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)....       | 2,825       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 25,240      |

OFFICERS:

GERALD F. FITZGERALD, CHAIRMAN; G. KENETH BRASHAR, PRESIDENT; R.E. REEVES,  
 VICE PRESIDENT/CASHIER;

DIRECTORS:

GERALD F. FITZGERALD, G. KENNETH BRASHAR, JAMES L. CLOMAN,  
 JACK C. THROOT, CECIL TACKETT, TERENCE S. SMITH

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 820    |
| B. INTEREST-BEARING BALANCES.....  | 0      |
| 2. SECURITIES.....   | 4,436  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 375    |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  | 0      |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 7,812  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 872    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             | 0      |
| D. NET LOANS AND LEASES.....   | 6,940  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  | 0      |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 175    |
| 7. OTHER REAL ESTATE OWNED.....  | 499    |
| 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).....                     | 13,465 |
| 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)..      | 13,465 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 12,283 |
| (1) NONINTEREST-BEARING.....   | 1,438  |
| (2) INTEREST-BEARING.....  | 10,845 |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:.. |        |
| A. FEDERAL FUNDS PURCHASED.....  | ..0    |
| 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.....   | 74     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 12,357 |
| 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.....                        | ..708  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,108  |
| 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)....       | 1,108  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 13,465 |



OFFICERS:

CLINTON W. BOOTH, PRESIDENT; DONNA R. SELHIME, VICE PRESIDENT/CASHIER

DIRECTORS:

JOSEPH J. SCHUESSLER, CLINTON W. BOOTH, DAVID L. HOLT

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 643    |
| B. INTEREST-BEARING BALANCES.....  | 694    |
| 2. SECURITIES.....   | 3,851  |
| 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.....   | 6,589  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 101    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 6,488  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 102    |
| 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.....  | 147    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 12,949 |
| 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)..      | 12,949 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 12,001 |
| (1) NONINTEREST-BEARING.....  | 1,611  |
| (2) INTEREST-BEARING.....   | 10,390 |
| 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.....  | 33     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 12,034 |
| 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.....                        | 515    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 915    |
| 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)....       | 915    |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 12,949 |

OFFICERS:

SANDRA J. HERZOG, PRESIDENT; JACKIE ARCHULETA, VICE PRESIDENT; WALLACE E. CARROLL, JR., TREASURER

DIRECTORS:

FRANK V. PHILLIPS, RICHARD A. KNAPP, LOUIS A. SPINOZZI, SANDRA J. HERZOG  
WALLACE E. CARROLL, JR., DIANE EVANS

DECEMBER 31, 1992  
ASSETS:

000 OMITTED

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 877    |
| B. INTEREST-BEARING BALANCES.....  | 378    |
| 2. SECURITIES.....   | 1,605  |
| 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.....   | 12,159 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 122    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 12,037 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 322    |
| 7. OTHER REAL ESTATE OWNED.....  | 228    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   | 15     |
| 11. OTHER ASSETS.....  | 184    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 16,901 |
| 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)..      | 16,901 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 15,635 |
| (1) NONINTEREST-BEARING.....  | 5,534  |
| (2) INTEREST-BEARING.....   | 10,101 |
| 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).....                   | 15,677 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 625    |
| 25. SURPLUS.....  | 350    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 249    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,224  |
| 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)....       | 1,224  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 16,901 |

OFFICERS:

STEPHEN P. BALTZ, PRESIDENT/CEO; MARTHA J. BALTZ, EXEC. VICE PRESIDENT;  
 J. R. PFEIFER, SENIOR VICE PRESIDENT/CASHIER

DIRECTORS:

STEPHEN P. BALTZ, MARTHA BALTZ, PATRICK B. AUGUSTINE, J. R. PFEIFER,  
 KELLY J. ZAMORSKI

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 2,153  |
| B. INTEREST-BEARING BALANCES.....  |       | 477    |
| 2. SECURITIES.....   |       | 2,420  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |        |
| A. FEDERAL FUNDS SOLD.....   |       | 4,100  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |        |
| A. TOTAL LOANS AND LEASES.....   | 9,284 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 284   |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 9,000  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 1,875  |
| 7. OTHER REAL ESTATE OWNED.....  |       | 385    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |       |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |       |        |
| 10. INTANGIBLE ASSETS.....   |       |        |
| 11. OTHER ASSETS.....  |       | 181    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 20,591 |
| 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)..      |       | 20,591 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 19,311 |
| (1) NONINTEREST-BEARING.....   | 6,133  |        |
| (2) INTEREST-BEARING.....  | 13,178 |        |
| 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.....   |        | 95     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 19,406 |
| 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.....                        |  | 703-   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,185  |
| 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)....       |  | 1,185  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 20,591 |

OFFICERS:

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

DIRECTORS:

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

| DECEMBER 31, 1992   |       | 000 OMITTED |
|---|-------|-------------|
| ASSETS:   |       |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |       |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 417   |             |
| B. INTEREST-BEARING BALANCES.....   | 100   |             |
| 2. SECURITIES.....  |       | 711         |
| 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.....  | 6,402 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 98    |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |       |             |
| D. NET LOANS AND LEASES.....  |       | 6,304       |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |       |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |       | 174         |
| 7. OTHER REAL ESTATE OWNED.....   |       | 7           |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |       |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |       |             |
| 10. INTANGIBLE ASSETS.....  |       |             |
| 11. OTHER ASSETS.....   |       | 170         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |       | 9,283       |
| 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)..       |       | 9,283       |
| LIABILITIES:  |       |             |
| 13. DEPOSITS:   |       |             |
| A. IN DOMESTIC OFFICES.....   |       | 8,333       |
| (1) NONINTEREST-BEARING.....  | 1,589 |             |
| (2) INTEREST-BEARING.....   | 6,744 |             |
| 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.....  |       | 121         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |       | 8,454       |
| 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.....                        |       | 371         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |       | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |       | 829         |
| 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)....       |       | 829         |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |       | 9,283       |



OFFICERS:

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

DIRECTORS:

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

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 1,319  |
| B. INTEREST-BEARING BALANCES.....  |       | 1,298  |
| 2. SECURITIES.....   |       | 5,982  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..  |       |        |
| A. FEDERAL FUNDS SOLD.....   |       | 2,950  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |        |
| A. TOTAL LOANS AND LEASES.....   | 6,460 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 255   |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 6,205  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 252    |
| 7. OTHER REAL ESTATE OWNED.....  |       | 21     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |       |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |       |        |
| 10. INTANGIBLE ASSETS.....   |       |        |
| 11. OTHER ASSETS.....  |       | 206    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 18,233 |
| 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)..      |       | 18,233 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 16,557 |
| (1) NONINTEREST-BEARING.....   | 2,298  |        |
| (2) INTEREST-BEARING.....  | 14,259 |        |
| 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).....                  |        | 16,639 |
| 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.....                        |  | 921    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 1,594  |
| 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)....       |  | 1,594  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 18,233 |

OFFICERS:

MAHLON WHITE, CHAIRMAN OF BOARD/PRESIDENT; RICHARD A. SEUL, CEO/EXEC.  
 VICE PRESIDENT; ROBERT 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, JOHN TED AGUILERA, EDWARD J. DEROSE, DDS, WALTER J.  
 PREDOVICH, KENNETH J. HOESCHEN

| DECEMBER 31, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 11,006      |
| B. INTEREST-BEARING BALANCES.....   | 72          |
| 2. SECURITIES.....  | 37,378      |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |             |
| A. FEDERAL FUNDS SOLD.....  | 10,400      |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |             |
| A. TOTAL LOANS AND LEASES.....  | 79,605      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 1,348       |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 78,257      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 6,363       |
| 7. OTHER REAL ESTATE OWNED.....   | 828         |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |             |
| 10. INTANGIBLE ASSETS.....  |             |
| 11. OTHER ASSETS.....   | 2,210       |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 146,514     |
| 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)..       | 146,514     |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 136,130     |
| (1) NONINTEREST-BEARING.....  | 25,865      |
| (2) INTEREST-BEARING.....   | 110,265     |
| 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.....   | 158         |
| 18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....         |             |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                    |             |
| 20. OTHER LIABILITIES.....  | 1,304       |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 137,592     |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 1,125       |
| 25. SURPLUS.....  | 5,500       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 2,297       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 8,922       |
| 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)....       | 8,922       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 146,514     |

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, 1992 000 OMITTED  
 ASSETS:

|  |         |
|--|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |         |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 8,429   |
| B. INTEREST-BEARING BALANCES.....  |         |
| 2. SECURITIES.....   | 58,623  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |         |
| A. FEDERAL FUNDS SOLD.....   | 3,110   |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |         |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |         |
| A. TOTAL LOANS AND LEASES.....   | 78,607  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 757     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |         |
| D. NET LOANS AND LEASES.....   | 77,850  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |         |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 2,620   |
| 7. OTHER REAL ESTATE OWNED.....  | 1,177   |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |         |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |         |
| 10. INTANGIBLE ASSETS.....   | 46      |
| 11. OTHER ASSETS.....  | 1,918   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 153,773 |
| 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)..      | 153,773 |

LIABILITIES:

|  |         |
|--|---------|
| 13. DEPOSITS:  |         |
| A. IN DOMESTIC OFFICES.....  | 142,072 |
| (1) NONINTEREST-BEARING.....   | 22,158  |
| (2) INTEREST-BEARING.....  | 119,914 |
| 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.....                        | 1,000   |
| 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.....   | 727     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 143,799 |
| 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.....                        | 4,474   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |         |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0       |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 9,974   |
| 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)....       | 9,974   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 153,773 |



OFFICERS:

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, VICE PRESIDENT/CASHIER

DIRECTORS:

HOWARD BRUNER, RAY STOGDELL, KATHERINE WALLER, RONALD C. WALLER,  
 TRAVIS L. WALLER

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |
|--|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 826   |
| B. INTEREST-BEARING BALANCES.....  |       |
| 2. SECURITIES.....   | 2,017 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |
| A. FEDERAL FUNDS SOLD.....   | 945   |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |
| A. TOTAL LOANS AND LEASES.....   | 3,392 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 41    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |
| D. NET LOANS AND LEASES.....   | 3,351 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 295   |
| 7. OTHER REAL ESTATE OWNED.....  | 30    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |       |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |       |
| 10. INTANGIBLE ASSETS.....   |       |
| 11. OTHER ASSETS.....  | 115   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 7,579 |
| 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)..      | 7,579 |

LIABILITIES:

|   |       |
|---|-------|
| 13. DEPOSITS:   |       |
| A. IN DOMESTIC OFFICES.....   | 6,790 |
| (1) NONINTEREST-BEARING.....  | 1,344 |
| (2) INTEREST-BEARING.....   | 5,446 |
| 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.....  | 32    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 6,822 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |       |

EQUITY CAPITAL:

|   |       |
|---|-------|
| 23. PERPETUAL PREFERRED STOCK.....  |       |
| 24. COMMON STOCK.....   | 351   |
| 25. SURPLUS.....  | 233   |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 173   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 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)....       | 757   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 7,579 |



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, 1992

000 OMITTED

ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,214  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 6,846  |
| 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.....   | 3,028  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 99     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 2,929  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 306    |
| 7. OTHER REAL ESTATE OWNED.....  | 299    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 112    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 11,706 |
| 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)..      | 11,706 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 10,333 |
| (1) NONINTEREST-BEARING.....  | 1,460  |
| (2) INTEREST-BEARING.....   | 8,873  |
| 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.....   | 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.....  | 71     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 10,604 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 190    |
| 25. SURPLUS.....  | 510    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 402    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,102  |
| 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)....       | 1,102  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 11,706 |

OFFICERS:

ELIZABETH A. GUTHRIE, PRESIDENT; LENORA M. SMUTS, VICE PRESIDENT/  
 CASHIER

DIRECTORS:

E. A. GUTHRIE, KEITH POOLE, CARL B. RECTOR, DANIEL S. SIMON,  
 ROBERT COTT, KENNITH DOTSON

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 748    |
| B. INTEREST-BEARING BALANCES.....  | 540    |
| 2. SECURITIES.....   | 2,948  |
| 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.....   | 5,977  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 109    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 5,868  |
| 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.....  | 195    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 10,385 |
| 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)..      | 10,385 |

LIABILITIES:

|   |       |
|---|-------|
| 13. DEPOSITS:   |       |
| A. IN DOMESTIC OFFICES.....   | 8,916 |
| (1) NONINTEREST-BEARING.....  | 1,542 |
| (2) INTEREST-BEARING.....   | 7,374 |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |       |
| A. FEDERAL FUNDS PURCHASED.....   | 710   |
| 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.....  | 34    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 9,660 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |       |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 725    |
| 25. SURPLUS.....  |        |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |        |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 725    |
| 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)....       | 725    |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 10,385 |

OFFICERS:

PAULINE G. KREPS, PRESIDENT; DENNIS L. KREPS, SR. VICE PRESIDENT;  
 CANDICE KREPS, ASST. VICE PRESIDENT/CASHIER;

DIRECTORS:

P. G. KREPS, A. L. KREPS, LARRY CHENEY, L. DALE GOODWIN

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 201    |
| B. INTEREST-BEARING BALANCES.....  | 1,368  |
| 2. SECURITIES.....   | 3,061  |
| 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.....   | 3,410  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 115    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 3,295  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 91     |
| 7. OTHER REAL ESTATE OWNED.....  | 176    |
| 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).....                     | 10,464 |
| 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)..      | 10,464 |

LIABILITIES:

|   |       |
|---|-------|
| 13. DEPOSITS:   |       |
| A. IN DOMESTIC OFFICES.....   | 8,829 |
| (1) NONINTEREST-BEARING.....  | 1,000 |
| (2) INTEREST-BEARING.....   | 7,829 |
| 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.....  | 285   |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 9,114 |
| 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.....                        | 680    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,350  |
| 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)....       | 1,350  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 10,464 |



OFFICERS:

GEOFFREY E. LIND, CHAIRMAN/PRESIDENT; GARY G. CASSELL, VICE CHAIRMAN;  
 JAMES STEEPLES, EXECUTIVE VICE PRESIDENT; MARIAN JENSEN, MICHAEL S. LEAGUE,  
 SR. VICE PRESIDENTS; C. JEROME CHANDLER, CHERYL MASSERO, VICE PRESIDENTS

DIRECTORS:

GEOFFREY E. LIND, GARY G. CASSELL, DANIEL N. LEAGUE, JR.,  
 CLAUDE R. CAGE, NECHIE T. HALL, MALCOLM M. ASLIN, GENE COSBY

| DECEMBER 31, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 3,857       |
| B. INTEREST-BEARING BALANCES.....   |             |
| 2. SECURITIES.....  | 28,336      |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |             |
| A. FEDERAL FUNDS SOLD.....  | 11,200      |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |             |
| A. TOTAL LOANS AND LEASES.....  | 13,527      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 219         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 13,308      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 1,040       |
| 7. OTHER REAL ESTATE OWNED.....   | 111         |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |             |
| 10. INTANGIBLE ASSETS.....  | 297         |
| 11. OTHER ASSETS.....   | 539         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 58,688      |
| 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)..       | 58,688      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 53,624      |
| (1) NONINTEREST-BEARING.....  | 13,065      |
| (2) INTEREST-BEARING.....   | 40,559      |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..  |             |
| A. FEDERAL FUNDS PURCHASED.....   | 1,350       |
| 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.....  | 208         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 55,182      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 878         |
| 25. SURPLUS.....  | 1,372       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 1,256       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 3,506       |
| 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)....       | 3,506       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 58,688      |



OFFICERS:

J. ROBERT YOUNG, CHAIRMAN; 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, 1992 000 OMITTED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |        | 1,352  |
| B. INTEREST-BEARING BALANCES.....  |        | 4,737  |
| 2. SECURITIES.....   |        | 3,217  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 1,517  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |        |
| A. TOTAL LOANS AND LEASES.....   | 23,210 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 325    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |        |
| D. NET LOANS AND LEASES.....   |        | 22,885 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |        | 1,822  |
| 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.....  |        | 1,363  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |        | 36,893 |
| 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)..      |        | 36,893 |

LIABILITIES:

|   |        |        |
|---|--------|--------|
| 13. DEPOSITS:   |        |        |
| A. IN DOMESTIC OFFICES.....   |        | 34,167 |
| (1) NONINTEREST-BEARING.....  | 9,965  |        |
| (2) INTEREST-BEARING.....   | 24,202 |        |
| 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 20).....                   |        | 34,345 |
| 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.....                        |  | 1,788  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 2,548  |
| 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)....       |  | 2,548  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 36,893 |

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, FRANK WILLSON  
 RICHARD H. PATTERSON

| DECEMBER 31, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 2,489       |
| B. INTEREST-BEARING BALANCES.....   |             |
| 2. SECURITIES.....  | 26,550      |
| 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.....  | 13,001      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 124         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 12,877      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 178         |
| 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.....   | 912         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 43,306      |
| 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)..       | 43,306      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 38,895      |
| (1) NONINTEREST-BEARING.....  | 2,396       |
| (2) INTEREST-BEARING.....   | 36,499      |
| 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.....  | 380         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 39,275      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 400         |
| 25. SURPLUS.....  | 800         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 2,831       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 4,031       |
| 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)....       | 4,031       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 43,306      |

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, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,974  |
| B. INTEREST-BEARING BALANCES.....  | 19     |
| 2. SECURITIES.....   | 27,498 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 4,400  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 10,499 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 159    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 10,340 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 1,411  |
| 7. OTHER REAL ESTATE OWNED.....  | 249    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   | 157    |
| 11. OTHER ASSETS.....  | 624    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 47,672 |
| 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)..      | 47,672 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 43,639 |
| (1) NONINTEREST-BEARING.....   | 6,736  |
| (2) INTEREST-BEARING.....  | 36,903 |
| 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.....                        | 463    |
| 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.....   | 222    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 44,324 |
| 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.....                        | 1,768  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 3,348  |
| 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)....       | 3,348  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 47,672 |



OFFICERS:

JON P. COATES, CHAIRMAN; DAN E. LONG, PRESIDENT; DEAN E. KASPER,  
 EXEC. VICE PRESIDENT; STEPHEN L. MAY, PHILLIP A. BOSTRON,  
 JOHN G. DZUROVCHIN, VICE PRESIDENTS; CONNIE S. UNREIN, CASHIER

DIRECTORS:

PETER J. ABLANCZY, DAVID W. ARMSTRONG, JON P. COATES, TERRY W. DARBY,  
 RICHARD DUNCAN, SHEILA R. JOHNSON, DEAN E. KASPER, JAMES W. KING,  
 DAN E. LONG, M. KENT WINKER, NORMAN W. WOOD

DECEMBER 31, 1992 000 OMITED  
 ASSETS:

|  |        |        |
|--|--------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                     |        |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                 |        | 4,124  |
| B. INTEREST-BEARING BALANCES.....  |        | 0      |
| 2. SECURITIES.....   |        | 10,284 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..   |        |        |
| A. FEDERAL FUNDS SOLD.....   |        | 660    |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                    |        | 0      |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                  |        |        |
| A. TOTAL LOANS AND LEASES.....   | 37,012 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                          | 824    |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                               | 0      |        |
| D. NET LOANS AND LEASES.....   |        | 36,188 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                    |        | 0      |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....           |        | 708    |
| 7. OTHER REAL ESTATE OWNED.....  |        | 330    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.... |        | 0      |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....       |        | 0      |
| 10. INTANGIBLE ASSETS.....   |        | 0      |
| 11. OTHER ASSETS.....  |        | 2,868  |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                       |        | 55,162 |
| B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....                      |        | 0      |
| C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....     |        | 55,162 |

LIABILITIES:

|   |        |        |
|---|--------|--------|
| 13. DEPOSITS:   |        |        |
| A. IN DOMESTIC OFFICES.....   |        | 48,749 |
| (1) NONINTEREST-BEARING.....  | 8,502  |        |
| (2) INTEREST-BEARING.....   | 40,247 |        |
| 14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:... |        |        |
| A. FEDERAL FUNDS PURCHASED.....   |        | 0      |
| B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....                    |        | 0      |
| 15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....                         |        | 0      |
| 16. OTHER BORROWED MONEY.....   |        | 0      |
| 17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....   |        | 46     |
| 18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....         |        | 0      |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                    |        | 0      |
| 20. OTHER LIABILITIES.....  |        | 325    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 49,120 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |        | 0      |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  | 0      |
| 24. COMMON STOCK.....   |  | 450    |
| 25. SURPLUS.....  |  | 2,550  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                          |  | 3,042  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....        |  | 0      |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....                |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....               |  | 6,042  |
| B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....                       |  | 0      |
| C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....        |  | 6,042  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)..... |  | 55,162 |



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 MALLETT, GERALD E. LEWIS,  
 PETER R. DECKER

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 3,511  |
| B. INTEREST-BEARING BALANCES.....  |        |
| 2. SECURITIES.....   | 11,346 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 5,288  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 31,903 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 314    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 31,589 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 1,437  |
| 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.....  | 596    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 53,767 |
| 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)..      | 53,767 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 49,042 |
| (1) NONINTEREST-BEARING.....   | 13,318 |
| (2) INTEREST-BEARING.....  | 35,724 |
| 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.....  | 27     |
| 18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....        |        |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                   |        |
| 20. OTHER LIABILITIES.....   | 558    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 49,627 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 75     |
| 25. SURPLUS.....  | 1,477  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 2,588  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 4,140  |
| 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)....       | 4,140  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 53,767 |

OFFICERS:

EDWARD P. MATTAR III, CEO; CHARLES A. WOLFSCHLAG, FINANCE OFFICER

DIRECTORS:

EDWARD P. MATTAR III, T. ALAN BOYD, MARALYNN HANEY, JOANNE BROWN,  
 RICHARD E. DURAN, CHARLES A. WOLFSCHLAG

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |       |
|--|-------|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 1,143 |
| B. INTEREST-BEARING BALANCES.....  |       | 499   |
| 2. SECURITIES.....   |       | 130   |
| 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.....   | 3,899 |       |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 482   |       |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |       |
| D. NET LOANS AND LEASES.....   |       | 3,417 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |       |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 404   |
| 7. OTHER REAL ESTATE OWNED.....  |       |       |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |       | 396   |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |       |       |
| 10. INTANGIBLE ASSETS.....   |       |       |
| 11. OTHER ASSETS.....  |       | 114   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 6,103 |
| 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)..      |       | 6,103 |

LIABILITIES:

|  |       |       |
|--|-------|-------|
| 13. DEPOSITS:  |       |       |
| A. IN DOMESTIC OFFICES.....  |       | 5,135 |
| (1) NONINTEREST-BEARING.....   |       | 169   |
| (2) INTEREST-BEARING.....  | 4,966 |       |
| 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.....   |       | 9     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |       | 5,144 |
| 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.....                        |  | 359   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 959   |
| 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)....     |  | 959   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 6,103 |

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, 1992

000 OMITTED

ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,469  |
| B. INTEREST-BEARING BALANCES.....  | 299    |
| 2. SECURITIES.....   | 18,976 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 3,550  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 19,766 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 385    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 19,381 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 813    |
| 7. OTHER REAL ESTATE OWNED.....  | 1,632  |
| 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).....                     | 47,713 |
| 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)..      | 47,713 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 43,199 |
| (1) NONINTEREST-BEARING.....   | 15,630 |
| (2) INTEREST-BEARING.....  | 27,569 |
| 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.....  | 256    |
| 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).....                  | 43,556 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |

EQUITY CAPITAL:

|   |        |
|---|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |        |
| 24. COMMON STOCK.....   | 800    |
| 25. SURPLUS.....  | 1,200  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 2,157  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 4,157  |
| 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)....       | 4,157  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 47,713 |



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, DENNIS E. BARRETT

| DECEMBER 31, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 14,339      |
| B. INTEREST-BEARING BALANCES.....   |             |
| 2. SECURITIES.....  | 22,252      |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |             |
| A. FEDERAL FUNDS SOLD.....  | 12,954      |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |             |
| A. TOTAL LOANS AND LEASES.....  | 74,095      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 767         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 73,328      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 1,750       |
| 7. OTHER REAL ESTATE OWNED.....   | 4,377       |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |             |
| 10. INTANGIBLE ASSETS.....  |             |
| 11. OTHER ASSETS.....   | 1,615       |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 130,615     |
| 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)..       | 130,615     |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 121,332     |
| (1) NONINTEREST-BEARING.....  | 30,415      |
| (2) INTEREST-BEARING.....   | 90,917      |
| 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.....  | 770         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 122,102     |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 1,925       |
| 25. SURPLUS.....  | 2,015       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 4,573       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 8,513       |
| 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)....       | 8,513       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 130,615     |



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, 1992  
 ASSETS:

000 OMITTED

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 442    |
| B. INTEREST-BEARING BALANCES.....  | 397    |
| 2. SECURITIES.....   | 3,737  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 2,185  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 3,400  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 60     |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 3,340  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 102    |
| 7. OTHER REAL ESTATE OWNED.....  | 60     |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 141    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 10,404 |
| 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)..      | 10,404 |

LIABILITIES:

|  |       |
|--|-------|
| 13. DEPOSITS:  |       |
| A. IN DOMESTIC OFFICES.....  | 9,366 |
| (1) NONINTEREST-BEARING.....   | 2,236 |
| (2) INTEREST-BEARING.....  | 7,130 |
| 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.....   | 61    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 9,427 |
| 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.....                        | 352    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 977    |
| 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)....       | 977    |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 10,404 |

OFFICERS:

LARRY E. HARPER, PRESIDENT; GREG HUME, VICE PRESIDENT; JUDY BEZONA, VICE PRESIDENT/CASHIER

DIRECTORS:

JED BURNHAM, ROBERT STUMBAUGH, CLARK SMITH, LARRY E. HARPER, WARREN KONKEL

|   |       |             |
|---|-------|-------------|
| DECEMBER 31, 1992   |       | 000 OMITTED |
| ASSETS:   |       |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |       |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |       | 1,334       |
| B. INTEREST-BEARING BALANCES.....   |       | 396         |
| 2. SECURITIES.....  |       | 5,414       |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |       |             |
| A. FEDERAL FUNDS SOLD.....  |       | 990         |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |       |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |       |             |
| A. TOTAL LOANS AND LEASES.....  | 9,480 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         |       | 281         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |       |             |
| D. NET LOANS AND LEASES.....  |       | 9,199       |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |       |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |       | 220         |
| 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.....   |       | 449         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |       | 18,043      |
| B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....                     |       | 665         |
| C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..       |       | 18,708      |
| LIABILITIES:  |       |             |
| 13. DEPOSITS:   |       |             |
| A. IN DOMESTIC OFFICES.....   |       | 16,733      |
| (1) NONINTEREST-BEARING.....  | 2,038 |             |
| (2) INTEREST-BEARING.....   |       | 14,695      |
| 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).....                   |       | 16,808      |
| 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.....                        |       | 85          |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             |       | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |       | 1,235       |
| B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....                     |       | 665         |
| C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....       |       | 1,900       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |       | 18,708      |

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, 1992

000 OMITTED

ASSETS:

|  |       |        |
|--|-------|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 1,562  |
| B. INTEREST-BEARING BALANCES.....  |       | 481    |
| 2. SECURITIES.....   |       | 2,944  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |        |
| A. FEDERAL FUNDS SOLD.....   |       | 4,425  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |        |
| A. TOTAL LOANS AND LEASES.....   | 9,285 |        |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 125   |        |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |        |
| D. NET LOANS AND LEASES.....   |       | 9,160  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 297    |
| 7. OTHER REAL ESTATE OWNED.....  |       | 147    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |       |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |       |        |
| 10. INTANGIBLE ASSETS.....   |       | 2      |
| 11. OTHER ASSETS.....  |       | 176    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 19,194 |
| 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)..      |       | 19,194 |

LIABILITIES:

|  |        |        |
|--|--------|--------|
| 13. DEPOSITS:  |        |        |
| A. IN DOMESTIC OFFICES.....  |        | 17,858 |
| (1) NONINTEREST-BEARING.....   | 4,160  |        |
| (2) INTEREST-BEARING.....  | 13,698 |        |
| 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.....   |        | 113    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  |        | 17,971 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |        |        |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |        |
| 24. COMMON STOCK.....   |  | 288    |
| 25. SURPLUS.....  |  | 435    |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 500    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             |  | 0      |
| 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)... |  | 19,194 |

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, 1992 000 OMITTED  
 ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 2,499  |
| B. INTEREST-BEARING BALANCES.....  | 2,046  |
| 2. SECURITIES.....   | 7,441  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 3,050  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 22,443 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 258    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 22,185 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 704    |
| 7. OTHER REAL ESTATE OWNED.....  | 599    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 532    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 39,056 |
| 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)..      | 39,056 |

LIABILITIES:

|   |        |
|---|--------|
| 13. DEPOSITS:   |        |
| A. IN DOMESTIC OFFICES.....   | 35,551 |
| (1) NONINTEREST-BEARING.....  | 10,473 |
| (2) INTEREST-BEARING.....   | 25,078 |
| 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.....  | 156    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 35,707 |
| 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.....                        | 1,849  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 3,349  |
| 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)....       | 3,349  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 39,056 |



OFFICERS:

BARBARA J. POWERS, PRESIDENT; ALLEN HORTEN, VICE PRESIDENT;  
 LINDA ALEXANDER, CASHIER

DIRECTORS:

PAUL R. BERGLUND, JOHN H. DAHL, M.D., BARBARA J. POWERS,  
 LESLIE PFENNING

| DECEMBER 31, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 4,148       |
| B. INTEREST-BEARING BALANCES.....   |             |
| 2. SECURITIES.....  | 8,101       |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..  |             |
| A. FEDERAL FUNDS SOLD.....  | 5,070       |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |             |
| A. TOTAL LOANS AND LEASES.....  | 25,045      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 557         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 24,488      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 2,057       |
| 7. OTHER REAL ESTATE OWNED.....   | 1,904       |
| 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).....                      | 46,289      |
| 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)..       | 46,289      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 42,839      |
| (1) NONINTEREST-BEARING.....  | 9,233       |
| (2) INTEREST-BEARING.....   | 33,606      |
| 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.....  | 257         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 43,096      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 720         |
| 25. SURPLUS.....  | 1,340       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 1,133       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 3,193       |
| 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)....       | 3,193       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 46,289      |

OFFICERS:

GAROLD A. PRYOR, PRESIDENT; GAIL STENDEL, VICE PRESIDENT/CASHIER

DIRECTORS:

RANDALL BENDER, KIRK HOWELL, HENRY KAMMERZELL, GAROLD A. PRYOR

| DECEMBER 31, 1992   |       | 000 OMITTED |
|---|-------|-------------|
| <b>ASSETS:</b>  |       |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |       |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |       | 671         |
| B. INTEREST-BEARING BALANCES.....   |       | 100         |
| 2. SECURITIES.....  |       | 996         |
| 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.....  | 6,121 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 114   |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |       |             |
| D. NET LOANS AND LEASES.....  |       | 6,007       |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |       |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |       | 221         |
| 7. OTHER REAL ESTATE OWNED.....   |       | 240         |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |       |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |       |             |
| 10. INTANGIBLE ASSETS.....  |       |             |
| 11. OTHER ASSETS.....   |       | 165         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |       | 9,130       |
| 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)..       |       | 9,130       |
| <b>LIABILITIES:</b>   |       |             |
| 13. DEPOSITS:   |       |             |
| A. IN DOMESTIC OFFICES.....   |       | 8,607       |
| (1) NONINTEREST-BEARING.....  | 2,217 |             |
| (2) INTEREST-BEARING.....   | 6,390 |             |
| 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          |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |       | 8,628       |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |       |             |
| <b>EQUITY CAPITAL:</b>  |       |             |
| 23. PERPETUAL PREFERRED STOCK.....  |       |             |
| 24. COMMON STOCK.....   |       | 105         |
| 25. SURPLUS.....  |       | 228         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |       | 169         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |       | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |       | 502         |
| 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)....       |       | 502         |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |       | 9,130       |

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, 1992   |        | 000 OMITTED |
|---|--------|-------------|
| ASSETS:   |        |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |        |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |        | 422         |
| B. INTEREST-BEARING BALANCES.....   |        | 1,144       |
| 2. SECURITIES.....  |        | 11,027      |
| 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.....  | 19,247 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 636    |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |        |             |
| D. NET LOANS AND LEASES.....  |        | 18,611      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |        |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |        | 144         |
| 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.....   |        | 678         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |        | 32,091      |
| 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)..       |        | 32,091      |
| LIABILITIES:  |        |             |
| 13. DEPOSITS:   |        |             |
| A. IN DOMESTIC OFFICES.....   |        | 25,846      |
| (1) NONINTEREST-BEARING.....  | 3,103  |             |
| (2) INTEREST-BEARING.....   | 22,743 |             |
| 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.....  |        | 250         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |        | 26,096      |
| 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.....                        |        | 3,795       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             |        | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |        | 5,995       |
| 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)....       |        | 5,995       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |        | 32,091      |

BANK OF WINDSOR  
WINDSOR

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, ROBERT F. OCHSNER, WAYNE MILLER

DECEMBER 31, 1992 000 OMITTED  
ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,476  |
| B. INTEREST-BEARING BALANCES.....  | 974    |
| 2. SECURITIES.....   | 5,547  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |        |
| A. FEDERAL FUNDS SOLD.....   | 450    |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |        |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |        |
| A. TOTAL LOANS AND LEASES.....   | 12,157 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 193    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 11,964 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 643    |
| 7. OTHER REAL ESTATE OWNED.....  | 584    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |        |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |        |
| 10. INTANGIBLE ASSETS.....   |        |
| 11. OTHER ASSETS.....  | 588    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 22,226 |
| 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)..      | 22,226 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 20,453 |
| (1) NONINTEREST-BEARING.....   | 4,020  |
| (2) INTEREST-BEARING.....  | 16,433 |
| 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.....   | 266    |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                  | 20,719 |
| 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.....                        | 853    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,507  |
| 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)....       | 1,507  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 22,226 |



OFFICERS:

TOM PRENGER, PRESIDENT; L.W. LOOSE, ASSISTANT VICE PRESIDENT;  
 CRAIG LICHTENWALNER, ASSISTANT VICE PRESIDENT/CASHIER

DIRECTORS:

ROY G. DINSDALE, DONALD D. TOMOI, TOM GODING, BILL SCHUTTS,  
 TOM PRENGER

DECEMBER 31, 1992

000 OMITTED

ASSETS:

|  |        |
|--|--------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |        |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,332  |
| B. INTEREST-BEARING BALANCES.....  | 281    |
| 2. SECURITIES.....   | 9,070  |
| 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.....   | 10,742 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 128    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |        |
| D. NET LOANS AND LEASES.....   | 10,614 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |        |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 428    |
| 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.....   | 303    |
| 11. OTHER ASSETS.....  | 272    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 23,602 |
| 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)..      | 23,602 |

LIABILITIES:

|  |        |
|--|--------|
| 13. DEPOSITS:  |        |
| A. IN DOMESTIC OFFICES.....  | 21,144 |
| (1) NONINTEREST-BEARING.....   | 2,951  |
| (2) INTEREST-BEARING.....  | 18,193 |
| 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).....                  | 21,244 |
| 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.....                        | 153    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      | 21     |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,358  |
| 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)....       | 2,358  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)... | 23,602 |

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, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 1,197       |
| B. INTEREST-BEARING BALANCES.....   |             |
| 2. SECURITIES.....  | 14,366      |
| 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.....  | 13,326      |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 153         |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 13,173      |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 882         |
| 7. OTHER REAL ESTATE OWNED.....   | 45          |
| 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).....                      | 31,011      |
| 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)..       | 31,011      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 27,909      |
| (1) NONINTEREST-BEARING.....  | 5,132       |
| (2) INTEREST-BEARING.....   | 22,777      |
| 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.....  | 252         |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 28,161      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 240         |
| 25. SURPLUS.....  | 1,000       |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 1,610       |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS .....             | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 2,850       |
| 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)....       | 2,850       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 31,011      |

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, 1992   | 000 OMITTED |
|---|-------------|
| <b>ASSETS:</b>  |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                | 822         |
| B. INTEREST-BEARING BALANCES.....   | 591         |
| 2. SECURITIES.....  | 1,789       |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..   |             |
| A. FEDERAL FUNDS SOLD.....  | 665         |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                   |             |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                 |             |
| A. TOTAL LOANS AND LEASES.....  | 7,277       |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 88          |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |             |
| D. NET LOANS AND LEASES.....  | 7,189       |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          | 26          |
| 7. OTHER REAL ESTATE OWNED.....   | 27          |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..  |             |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....      |             |
| 10. INTANGIBLE ASSETS.....  |             |
| 11. OTHER ASSETS.....   | 479         |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      | 11,588      |
| 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)..       | 11,588      |
| <b>LIABILITIES:</b>   |             |
| 13. DEPOSITS:   |             |
| A. IN DOMESTIC OFFICES.....   | 10,382      |
| (1) NONINTEREST-BEARING.....  | 1,588       |
| (2) INTEREST-BEARING.....   | 8,794       |
| 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).....                   | 10,482      |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |             |
| <b>EQUITY CAPITAL:</b>  |             |
| 23. PERPETUAL PREFERRED STOCK.....  |             |
| 24. COMMON STOCK.....   | 250         |
| 25. SURPLUS.....  | 546         |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 310         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,106       |
| 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)....       | 1,106       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 11,588      |

1. The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that this is crucial for the company's financial health and for providing reliable information to stakeholders.

2. The second part of the document outlines the specific procedures for recording transactions. It details the steps from initial entry to final review, ensuring that all necessary information is captured and verified.

3. The third part of the document addresses the role of the accounting department in this process. It highlights the need for clear communication and collaboration between different departments to ensure the accuracy and timeliness of the records.

4. The fourth part of the document discusses the importance of regular audits and reviews. It explains how these processes help to identify any discrepancies or errors in the records and ensure that the company's financial statements are accurate and compliant with relevant regulations.

5. The fifth part of the document provides a summary of the key points discussed. It reiterates the importance of accurate record-keeping and the need for a strong internal control system to support this process.

6. The sixth part of the document includes a list of references and sources used in the document. This provides readers with the opportunity to explore the topics in more depth and to verify the information presented.

7. The seventh part of the document contains a list of appendices. These appendices provide additional information and data that support the main text of the document.

8. The eighth part of the document is a conclusion. It summarizes the overall findings and recommendations of the document. It emphasizes the need for a commitment to accuracy and transparency in all financial reporting.

9. The ninth part of the document is a list of footnotes. These footnotes provide additional details and clarifications for specific points mentioned in the main text.

10. The tenth part of the document is a list of references. These references provide a list of the sources used in the document, allowing readers to locate the original information if needed.







INDUSTRIAL BANK CLOSURES

| <u>IB #</u> | <u>Bank Name/Location</u>  | <u>Date of Voluntary Liquidation</u> |
|-------------|--|--------------------------------------|
| 047         | Arvada 1st Industrial Bank<br>Jefferson County<br>Arvada, Colorado | 12/31/92                             |
| 051         | GEIBank Industrial Bank<br>Jefferson County<br>Lakewood, Colorado  | 10/26/92                             |

RULES OF THE COLORADO STATE BANKING BOARD  
PERTAINING TO INDUSTRIAL BANKS  
(Promulgated, Repealed or Amended During the Period  
January 1, 1992 through December 31, 1992)

AMENDED RULES

IB-40     Loans to Executive Officers, Directors, and Principal Shareholders  
[11-22-106(5)]

A. General Prohibitions

1. Terms and Creditworthiness

No bank may extend credit to any of its executive officers, directors, or principal shareholders or to any related interest of that person unless the extension of credit:

- a. Is made on substantially the same terms (including interest rates and collateral) as, and following credit-underwriting procedures that are not less stringent than, those prevailing at the time for comparable transactions by the bank with other persons that are not covered by this rule and who are not employed by the bank, and
- b. Does not involve more than the normal risk of repayment or present other unfavorable features.

2. Prior Approval

- a. No bank may extend credit (which term includes granting a line of credit) to any of its executive officers, directors, or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit to that person and to all related interests of that person, exceeds the higher of \$25,000 or 5 percent of the bank's total capital unless:
  - i. The extension of credit has been approved in advance by a majority of the entire board of directors of that bank, and
  - ii. The interested party has abstained from participating directly or indirectly in the voting.
- b. In no event may a bank extend credit to any one of its executive officers, directors, or principal shareholders, or to any related interest of that person, in an amount that, when aggregated with all



other extensions of credit to that person, and all related interests of that person, exceeds \$500,000, except by complying with the requirements of this paragraph.

- c. Approval by the board of directors under paragraph A (2) (a) of this rule is not required for an extension of credit that is made pursuant to a line of credit that was approved under paragraph A (2) (a) of this rule within 14 months of the date of the extension of credit. The extension of credit must also be in compliance with the requirements of section A of this rule.
- d. Participation in the discussion, or any attempt to influence the voting, by the board of directors regarding an extension of credit constitutes indirect participation in the voting by the board of directors on an extension of credit.

### 3. Lending Limit

No bank may extend credit to any of its executive officers or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit by the bank to that person and to all related interests of that person, exceeds the lending limit of the bank specified in State Banking Board rule IB-41. This prohibition does not apply to an extension of credit by a bank to a company of which the bank is a subsidiary or to any other subsidiary of that company.

### 4. Aggregate Lending Limit

#### a. General Limit

A bank may not extend credit to any insider unless the extension of credit is in an amount that, when aggregated with the amount of all outstanding extensions of credit by that bank to all of its insiders, does not exceed the bank's total capital.

#### b. Banks with Deposits of Less Than \$100,000,000

Banks with deposits of less than \$100,000,000 may by resolution of its board of directors increase the general limit specified in paragraph A (4) (a) of this rule for a period ending May 18, 1993, to a level not to exceed two times the bank's total capital, if:

- i. The board of directors determines that such higher limit is consistent with prudent, safe, and sound banking practices in light of the bank's experience in lending to its insiders and is necessary to attract or retain directors or to prevent restricting the availability of credit in small communities;
- ii. The resolution sets forth the facts and reasoning on which the board of directors bases the finding, including the amount of the bank's lending limit to its insiders as a percentage of the bank's total capital as of the date of the resolution;
- iii. The bank has submitted the resolution to the Division of Banking; and
- iv. The bank meets or exceeds, on a fully phased-in basis, all applicable capital requirements established by the State Banking Board.

5. Overdrafts

No bank may pay an overdraft of an executive officer or director of the bank on an account at the bank, unless the payment of funds is made in accordance with (1) a written, preauthorized, interest-bearing extension of credit plan that specifies a method of repayment or (2) a written, preauthorized transfer of funds from another account of the account holder at the bank. This prohibition does not apply to payment of inadvertent overdrafts on an account in an aggregate amount of \$1,000 or less, provided, (1) The account is not overdrawn for more than 5 business days, and (2) the bank charges the executive officer or director the same fee charged any other customer of the bank in similar circumstances.

This prohibition does not apply to the payment by a bank of an overdraft of a principal shareholder of the bank, unless the principal shareholder is also an executive officer or director. This prohibition also does not apply to the payment by a bank of an overdraft of a related interest of an executive officer, director, or principal shareholder of the bank.

B. Additional Restrictions on Loans to Executive Officers

1. No bank may extend credit to any of its executive officers, and no executive officer of a bank shall borrow from or otherwise become indebted to the bank, except in the amounts, for the purposes, and upon the conditions specified in paragraphs B (3) and (4) of this rule.

2. No bank may extend credit in an aggregate amount greater than the amount permitted in paragraph B (3) (c) of this rule to a partnership in which one or more of the bank's executive officers are partners and, either individually or together, hold a majority interest. For the purposes of paragraph B (3) (c) of this rule, the total amount of credit extended by a bank to such partnership is considered to be extended to each executive officer of the bank who is a member of the partnership.
3. A bank is authorized to extend credit to any executive officer of the bank:
  - a. In any amount to finance the education of the executive officer's children;
  - b. In any amount to finance the purchase, construction, maintenance, or improvement of a residence of the executive officer, if the extension of credit is secured by a first lien on the residence and the residence is owned (or expected to be owned after the extension of credit) by the executive officer. ("First lien" for the purpose of this paragraph includes not only a first mortgage or deed of trust but also a second or other junior mortgage or deed of trust where the bank holds all prior encumbrances and such junior encumbrance has the same priority with respect to liens of third parties as the first mortgage or deed of trust); and
  - c. For any other purpose not specified in paragraphs B 3 a and b, if the aggregate amount of loans to that officer under this paragraph does not exceed at any one time the higher of 2.5 percent of the bank's total capital or \$25,000, but in no event more than \$100,000.
4. Any extension of credit by a bank to any of its executive officers shall be:
  - a. Promptly reported to the bank's board of directors;
  - b. In compliance with the requirements of general prohibitions, section A of this rule;
  - c. Preceded by the submission of a detailed current financial statement of the executive officer; and
  - d. Made subject to the condition that the extension of credit will, at the option of the bank, become due and payable at any time that the officer is indebted to any other bank or banks in an aggregate amount greater than the amount specified for a category of credit in paragraph B (3) of this rule.

C. Reference

1. IB-41 is a rule and regulation enacted by the Colorado State Banking Board and is administered by the Colorado Division of Banking.
2. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, December 30, 1992.
3. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

IB-42

Reports of New Executive Officers, Directors and Persons in Control and Related Late Filing Penalty [11-22-109(2.1) and (2.2)].

In addition to the provisions of 11-22-109(2.1) of the Industrial Bank Act, any person who becomes an executive officer, director, or person responsible, directly or indirectly, for the management, control, or operation of an industrial bank, must file a confidential financial statement on the forms provided by the Division of Banking. The purpose of such information is to inform the Commissioner and the Banking Board of the qualifications of such person(s) and that said person(s) will serve the safety and soundness of the industrial bank.

The Banking Board may assess a \$25.00 per day penalty for late filing of reports of new executive officers, directors and persons in control which are required by C.R.S. 11-22-109(2.1) and (2.2) and this rule, including financial statements and biographical reports on the forms provided by the Division of Banking. Said penalty may be waived by the Banking Board pursuant to statute. Filing of an incorrect report form is not grounds for the waiving of the penalty.

NEW RULES

IB-53

Banking Board Approval Required for Change of Control of the Charters of Failed Industrial Banks.

- A. Acquisition of an existing financial institution for conversion to a branch.

As provided in C.R.S. 11-25-103(3), and subject to the requirements of this rule, any financial institution which has its principal place of business in Colorado may acquire any other financial institution existing on such date for conversion to a branch without regard to the limitations otherwise set out in C.R.S. 11-25-103(1)(a).

- B. Definitions



1. "Financial institution" means any bank, bank holding company, industrial bank, industrial bank holding company, savings and loan association, or thrift holding company.
2. "Affiliate financial institution" means any bank, industrial bank, or savings and loan association which has its principal place of business in Colorado and which is controlled by a financial institution.
3. "Branch" means any branch bank, branch office, branch agency, additional office, or any branch place of business of a financial institution located in this state at which deposits are received, or checks paid, or money lent.
4. "Failed industrial bank" means any of the 14 Colorado industrial banks which, or the assets of which, were being liquidated as of November 29, 1991, by the bank receiver appointed pursuant to C.R.S. 11-22-613, whether or not subject to court supervision on that date and also means Gunnison Industrial Bank and Meeker Industrial Bank which on November 29, 1991 were being liquidated by the Industrial Bank Savings Guaranty Corporation, after their charters are assigned to the bank receiver appointed pursuant to C.R.S. 11-22-613.

C. Change of control of the charter of a failed industrial bank.

1. The charter issued to a failed industrial bank by the State of Colorado qualifies as an existing financial institution which may only be acquired from the bank receiver appointed pursuant to C.R.S. 11-22-613 by another financial institution for conversion to a branch pursuant to C.R.S. 11-25-103(3), if on November 29, 1991 less than all assets of such industrial bank have been finally liquidated by the receiver, whether or not the receiver was subject to court supervision on that date, and subject to the prior approval of the Banking Board.
2. An application by a financial institution for approval to acquire the charter of a failed industrial bank shall be made to the Banking Board and considered an application to acquire control of an industrial bank as provided in C.R.S. 11-22-109.5. Such application shall be made to the Banking Board regardless of whether the acquiring financial institution is state or federally chartered. A fee of \$1,500.00 made payable to the Treasurer of the State of Colorado shall accompany each application.
3. The charter of a failed industrial bank shall be acquired separately from any other assets or liabilities of the failed industrial bank and separately from the transfer of any stock ownership.

4. Acquisition of the charter of a failed industrial bank shall be approved solely for conversion to a branch of the acquiring financial institution pursuant to C.R.S. 11-25-103(3) and this rule.
5. Only a financial institution which has its principal place of business in Colorado is eligible to acquire the charter of a failed industrial bank. Nothing in this regulation shall be construed to authorize interstate branch banking through the acquisition of the charter of a failed industrial bank.
6. No financial institution shall acquire the charter of a failed industrial bank if the acquisition would result in control of more than two charters of failed industrial banks by:
  - a. The financial institution;
  - b. The financial institution and its affiliate financial institution; or
  - c. The financial institution and any other financial institution with which it shares common ownership as determined by the Banking Board.

D. Conversion to a branch.

1. After Banking Board approval of the acquisition of the charter of a failed industrial bank, the charter shall be converted to a branch of the acquiring financial institution with the prior approval of the Banking Board or other appropriate chartering agency.
2. Upon approval of the conversion of the failed industrial bank charter to a branch, notice shall be given to the Bank Commissioner who shall then cancel the charter of the failed industrial bank.

E. Transfer of the location of the branch.

1. In connection with the conversion of a failed industrial bank charter to a branch, the location of the branch may be changed with the prior approval of the Banking Board.
2. Any financial institution that intends to acquire the charter of a failed industrial bank for conversion to a branch and transfer of the location of the branch, may combine its applications for these related approvals by the Banking Board into one application.

F. Establishment of branch.

Approval to establish and operate a branch pursuant to this rule shall expire if the branch has not commenced business within six months after the date of approval by the Banking Board. 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.

IB-54 Reporting Criminal Referrals

A federally insured state chartered institution shall file with the State Bank Commissioner (Commissioner) a copy of the form filed to report apparent criminal violations with the Federal Deposit Insurance Corporation (FDIC) pursuant to Title 12 Code of Federal Regulation, section 353.1 or with the Federal Reserve Bank pursuant to the Federal Reserve System Policy Statement, Criminal Referral Procedures and the Bank Bribery Statute, dated August 16, 1985. The form shall be filed with the Commissioner within three business days of the filing of said form with the FDIC. The fact that a report is required by this rule should not in any case deter the institution from first informing the Commissioner by telephone or other expeditious means of an apparent violation, when such is deemed fitting.

Failure to comply with this rule may result in a levy by the State Banking Board of a penalty of up to \$25.00 per day for each day the report is not filed.

Title 12 Code of Federal Regulation, section 353.1 is a regulation enacted by the Chairman of the FDIC and administered by the FDIC. Federal Reserve Bank Policy Statement, Criminal Referral Procedure and the Bank Bribery Statute, dated August 16, 1985, is a policy enacted and administered by the Board of Governors of the Federal Reserve System. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, March 31, 1992. For more detailed information pertaining to this rule, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, CO 80202, (303) 894-7575.

IB-55 Investment in a Subsidiary

An industrial bank may invest in a wholly owned subsidiary that engages in activities in which the parent bank may engage, subject to the same limitations the parent bank would be subject to if it were engaged in the activity.

IB-56 Investment Powers [11-22-106(4)]

An industrial bank may make such investments, subject to such limitations, as a national bank can make pursuant to paragraph Seventh of 12 USC 24 and Part 1 of 12 CFR, Sections 1.3, 1.4, 1.5, 1.7, 1.8, 1.9, 1.10, and 1.11. These investment powers do not relate to underwriting or dealing in securities.

Reference: 12 USC 24 was enacted by the United States Congress and is administered by Comptroller of the Currency. 12 CFR 1 is issued and administered by the Comptroller of Currency under the general authority of the national banking laws, 12 USC 1 et seq. and under specific authority contained in paragraph Seventh of 12 USC 24.

This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, May 21, 1992.

For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

IB-57

Investments in Community Development Projects

Occasionally industrial banks (bank) are asked to contribute to a community development corporation, wherein the bank will receive an equity interest in or evidence of debt which may have value in the future, but which is clearly not a bankable asset by ordinary standards. Such "investment" may be made and charged off as a contribution. If the bank wishes to carry the investment as an asset, the Division will treat it as permissible under C.R.S. 11-22-106(1) and (4), provided, that the following conditions are met:

1. The project must be of a predominantly civic, community, or public nature and not merely private and entrepreneurial.
2. The bank's investment in any one project does not exceed 2 percent of its total capital and its aggregate investment in all such projects does not exceed 5 percent of its total capital.
3. Such investments are accounted for on the bank's books under "other assets."
4. The project has received approval that it meets the above conditions from the State Banking Board or the Office of the Comptroller of the Currency.

Certain institutions are prohibited from participating in this activity as follows:

1. No bank participating in the joint Federal Reserve Board - Federal Deposit Insurance Corporation - Office of the Comptroller of the Currency capital forbearance plan shall engage in such activity.
2. No bank that has a regulatory composite examination rating (CAMEL) of "4" or "5" from any regulator shall engage in such activity.



3. No bank 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, written agreement imposed by or entered into with any regulator of the bank shall engage in such activity without the express written approval of the Banking Board.

IB-58

Appraisal of Other Real Estate [11-22-119(1)(c)]

- A. The initial appraisal of Other Real Estate (ORE) shall be performed by a registered, licensed, or certified appraiser as defined in C.R.S. 12-61-706. However, if the asset has a current book value of \$30,000 or less at the time the asset is classified as ORE, an analysis, evaluation, opinion, conclusion, notation, or compilation of data may be performed by an officer, director, or regular salaried employee of a financial institution who has not, directly or indirectly, participated in the lending transaction or by an officer, director, or regular salaried employee of its affiliate who has not, directly or indirectly, participated in the lending transaction.
- B. Subsequent appraisals of an ORE asset with a book value of more than \$100,000 shall be performed by a licensed, or certified appraiser as defined in C.R.S. 12-61-706 according to the following schedule:
  1. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of 50% or more shall obtain an appraisal of each parcel of ORE annually.
  2. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 50% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.
  3. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of 25% or more shall obtain an appraisal of each parcel of ORE annually.
  4. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 25% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.

5. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "4" or "5" shall obtain an appraisal of each parcel of ORE annually.
  6. A financial institution which does not meet any of the above criteria is not required to obtain subsequent appraisals of an ORE asset under this section.
- C. Subsequent appraisals of an ORE asset initially valued at \$100,000 or less, but more than \$30,000, shall be performed by an independent appraiser or individual who conducts an analysis, evaluation, opinion, conclusion, notation, or compilation of data according to the following schedule:
1. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of 50% or more shall obtain an appraisal of each parcel of ORE annually.
  2. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 50% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.
  3. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of 25% or more shall obtain an appraisal of each parcel of ORE annually.
  4. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 25% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.
  5. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "4" or "5" shall obtain an appraisal of each parcel of ORE annually.
  6. A financial institution which does not meet any of the above criteria is not required to obtain subsequent appraisals of an ORE asset under this section.
- D. Subsequent appraisals of an ORE asset initially valued at \$30,000 or less shall be performed annually as an analysis, evaluation, opinion, conclusion, notation, or compilation of data performed by an officer, director, or regular salaried employee of a financial institution who has not, directly or indirectly, participated in the lending transaction or by an

officer, director, or regular salaried employee of its affiliate who has not, directly or indirectly, participated in the lending transaction.

- E. Notwithstanding the above requirements for appraisals of ORE, the Colorado State Banking Board (Board), State Bank Commissioner (Commissioner), or any federal regulator may require, as provided by to C.R.S. 12-61-718(2), a financial institution to obtain an appraisal performed by a registered, licensed, or certified appraiser as defined in C.R.S. 12-61-706.
- F. Notwithstanding the above requirements for appraisals of ORE, it is incumbent upon management of a financial institution to obtain appraisals of ORE performed by a registered, licensed, or certified appraiser as defined in C.R.S. 12-61-706 if prudent banking practices indicate the need for such appraisals and to establish internal policies addressing prudent evaluation of ORE.
- H. Reference: C.R.S. 12-61-706 and C.R.S. 12-61-718(2) are laws enacted by the Legislature of the State of Colorado and administered by the Board of Real Estate Appraisers of the Colorado Department of Regulatory Agencies. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, October 30, 1992. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

IB-59 Lease Financing.

A. General Authority

An industrial bank may engage in lease financing transactions provided the lease is a net, full payout lease, representing a non-cancelable obligation of the lessee. A "net lease" is a lease in which the bank is not directly or indirectly obligated to assume the expenses of maintaining the property. A "full payout" lease is a lease for which the bank expects to realize both return of its full investment and the cost of financing the property over the term of the lease. This payout can come from

(1) rentals; (2) estimated tax benefits; and (3) the estimated residual value of the property at the expiration of the term of the lease.

B. Limitations

Lease financing transactions entered into pursuant to this rule are subject to the limitations on loans or extensions of credit under State Banking Board Rule IB-41. The Banking Board reserves the right to determine that such leases are also subject to the limitations of any other law, rule, or order.

C. Restrictions on Transactions with Affiliates

Lease financing transactions entered into pursuant to this rule are subject to the following restrictions on transactions with affiliates:

1. The terms and circumstances of the transaction, including credit standards, must be substantially the same, or at least as favorable to the bank or its subsidiary as those prevailing at the time for comparable transactions with or involving other nonaffiliated companies;
2. In the case of any affiliate, the aggregate amount of leased transactions of the bank and its subsidiaries does not exceed ten percent of the total capital of the bank; and
3. In the case of all affiliates, the aggregate amount of leased transactions of the bank and its subsidiaries does not exceed twenty percent of the total capital of the bank.

For the purposes of this rule, any transaction by a bank with any person shall be deemed to be a transaction with an affiliate to the extent that the proceeds of the transaction are used for the benefit of, or transferred to that affiliate.

- D. A bank may purchase or construct a municipal building, such as a school building, or other similar public facility and, as holder of legal title, lease the same to a municipality or other public authority having resources sufficient to make payment of all rentals as they become due. The lease agreement shall provide that upon its expiration the lessee will become owner of the building or facility.

E. Reference

1. IB-41 is a rule and regulation enacted by the Colorado State Banking Board and is administered by the Colorado Division of Banking.
2. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, December 30, 1992.
3. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.



## COMPARATIVE ABSTRACT

Showing Condition of Industrial 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  | 7 BANKS<br>12-12-92 | % TO<br>TOTAL | 12 BANKS<br>12-31-91 | INCREASE(+)<br>DECREASE(-) | %<br>CHANGE |
|---|---------------------|---------------|----------------------|----------------------------|-------------|
| CASH AND BALANCES DUE FROM  |                     |               |                      |                            |             |
| DEPOSITORY INSTITUTIONS   | 10,141              | 3.4           | 18,128               | (7,987)                    | -44.1       |
| SECURITIES  | 31,146              | 10.4          | 36,049               | (4,903)                    | -13.6       |
| FED FUNDS SOLD AND SECURITIES<br>PURCHASED UNDER AGREEMENTS<br>TO RESELL  | 10,640              | 3.6           | 25,834               | (15,194)                   | -58.8       |
| LOANS AND LEASE   |                     |               |                      |                            |             |
| FINANCING RECEIVABLES   | 242,714             | 81.1          | 235,447              | 7,267                      | 3.1         |
| LESS ALLOWANCE FOR LOAN<br>AND LEASE LOSSES                               | 6,215               | 2.1           | 6,349                | (134)                      | -2.1        |
| LOANS AND LEASES, NET   | 236,499             | 79.0          | 229,098              | 7,401                      | 3.2         |
| ASSETS HELD IN TRADING  |                     |               |                      |                            |             |
| ACCOUNTS  | 0                   | 0.0           | 0                    | 0                          | 0.0         |
| PREMISES AND FIXED ASSETS   | 543                 | 0.2           | 1005                 | (462)                      | -46.0       |
| OTHER REAL ESTATE OWNED   | 1,481               | 0.5           | 3,400                | (1,919)                    | -56.4       |
| INVESTMENTS IN UNCONSOLIDATED<br>SUBSIDIARIES AND ASSOCIATED<br>COMPANIES | 0                   | 0.0           | 0                    | 0                          | 0           |
| CUSTOMERS' LIABILITY TO THIS BANK   |                     |               |                      |                            |             |
| ON ACCEPTANCES OUTSTANDING  | 0                   | 0.0           | 0                    | 0                          | 0           |
| INTANGIBLE ASSETS   | 3,415               | 1.1           | 3,807                | (392)                      | -10.3       |
| OTHER ASSETS  | 5,324               | 1.8           | 6,292                | (968)                      | -15.4       |
| TOTAL ASSETS  | 299,189             | 100.0         | 323,613              | (24,424)                   | -7.5        |
| <u>LIABILITIES</u>  |                     |               |                      |                            |             |
| DEPOSITS - DOMESTIC OFFICES   | 242,379             | 81.0          | 249,325              | (6,946)                    | 2.8         |
| - NONINTEREST BEARING   | 584                 | 0.2           | 1064                 | (480)                      | -45.1       |
| - INTEREST BEARING  | 241,795             | 80.8          | 248,261              | 6,466                      | 2.6         |
| FED FUNDS PURCHASED AND SECURI-<br>TIES SOLD UNDER AGREEMENTS             | 0                   | 0.0           | 0                    | 0                          | 0.0         |
| DEMAND NOTES/U.S. TREASURY  | 0                   | 0.0           | 0                    | 0                          | 0.0         |
| OTHER BORROWED MONEY  | 6,448               | 2.2           | 19,268               | (12,820)                   | -66.5       |
| MORTGAGE INDEBTEDNESS   | 8                   | 0.0           | 112                  | (104)                      | -92.9       |
| BANKS LIABILITY ON ACCEPTANCES<br>EXECUTED AND OUTSTANDING                | 0                   | 0.0           | 0                    | 0                          |             |
| NOTES AND DEBENTURES  | 0                   | 0.0           | 0                    | 0                          | 0.0         |
| OTHER LIABILITIES   | 6,618               | 2.2           | 9,050                | (2,432)                    | -26.9       |
| TOTAL LIABILITIES   | 255,453             | 85.4          | 277,755              | (22,302)                   | -8.0        |
| LIMITED LIFE PREFERRED STOCK  | 0                   | 0.0           | 0                    | 0                          | 0.0         |
| <u>EQUITY CAPITAL</u>   |                     |               |                      |                            |             |
| PERPETUAL PREFERRED STOCK   | 0                   | 0.0           | 0                    | 0                          | 0.0         |
| COMMON STOCK  | 5,556               | 1.9           | 9,946                | (4390)                     | -44.1       |
| SURPLUS   | 31,789              | 10.6          | 30,980               | 809                        | 2.6         |
| UNDIVIDED PROFITS/CAPITAL RESERVES  | 6,391               | 2.1           | 4,932                | 1,459                      | 29.5        |
| TOTAL EQUITY CAPITAL  | 43,736              | 14.6          | 45,858               | (2,122)                    | 4.6         |
| TOTAL LIABILITIES AND<br>EQUITY CAPITAL                                   | 299,189             | 100.0         | 323,613              | (24,424)                   | -7.5        |

OFFICERS:

GEORGE W. MILLER, III, PRESIDENT/CEO; JOHN A. JOHNSON, EXECUTIVE VICE PRESIDENT; EMILY W. F. DEAN, DEBORAH R. FRENCH, VICE PRESIDENTS

DIRECTORS:

LT. GEN. CHARLES C. BLANTON (RET.), MAJ. GEN. GEORGE W. MILLER, III, (RET.), MAJ. GEN. E. J. DELAUNE, JR., (RET.), CAPT. BRADLEY J. SNYDER, (RET.), MORTON H. WILNER, JOHN A. JOHNSON

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |         |
|--|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |         |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 1,017   |
| B. INTEREST-BEARING BALANCES.....  |         |
| 2. SECURITIES.....   | 19,845  |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |         |
| A. FEDERAL FUNDS SOLD.....   | 10,055  |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |         |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |         |
| A. TOTAL LOANS AND LEASES.....   | 95,279  |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 1,657   |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |         |
| D. NET LOANS AND LEASES.....   | 93,622  |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |         |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         | 241     |
| 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.....   | 3,415   |
| 11. OTHER ASSETS.....  | 1,409   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 129,604 |
| 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)..      | 129,604 |

LIABILITIES:

|   |         |
|---|---------|
| 13. DEPOSITS:   |         |
| A. IN DOMESTIC OFFICES.....   | 118,709 |
| (1) NONINTEREST-BEARING.....  | 531     |
| (2) INTEREST-BEARING.....   | 118,178 |
| 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.....  | 520     |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   | 119,229 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |         |

EQUITY CAPITAL:

|   |         |
|---|---------|
| 23. PERPETUAL PREFERRED STOCK.....  |         |
| 24. COMMON STOCK.....   | 385     |
| 25. SURPLUS.....  | 12,266  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 2,276-  |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |         |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0       |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 10,375  |
| 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)....       | 10,375  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 129,604 |

OFFICERS:

REX R. GROB, PRESIDENT; LONNIE L. GERBER, VICE PRESIDENT;  
 PAUL KAHR, CASHIER

DIRECTORS:

LURLENE A. GERBER, LONNIE L. GERBER

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |       |       |
|--|-------|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 307   |
| B. INTEREST-BEARING BALANCES.....  |       | 870   |
| 2. SECURITIES.....   |       | 745   |
| 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.....   | 1,254 |       |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 190   |       |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |       |
| D. NET LOANS AND LEASES.....   |       | 1,064 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |       |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 27    |
| 7. OTHER REAL ESTATE OWNED.....  |       | 273   |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |       |       |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |       |       |
| 10. INTANGIBLE ASSETS.....   |       |       |
| 11. OTHER ASSETS.....  |       | 63    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 3,549 |
| 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)..      |       | 3,549 |

LIABILITIES:

|   |       |       |
|---|-------|-------|
| 13. DEPOSITS:   |       |       |
| A. IN DOMESTIC OFFICES.....   |       | 3,282 |
| (1) NONINTEREST-BEARING.....  |       | 23    |
| (2) INTEREST-BEARING.....   | 3,259 |       |
| 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).....                   |       | 3,330 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |       |       |

EQUITY CAPITAL:

|   |  |        |
|---|--|--------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |        |
| 24. COMMON STOCK.....   |  | 200    |
| 25. SURPLUS.....  |  | 1,130  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 1,111- |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |        |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0      |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 219    |
| 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)....       |  | 219    |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 3,549  |

OFFICERS:

CHARLES E. STOCKDALE, PRESIDENT; GEORGE R. BUCK, JR., VICE PRESIDENT

DIRECTORS:

GEORGE R. BUCK, JR., JACK HAWKINS, G. W. MCCUTCHEON, MELVIN J. REDDY,  
 CHARLES E. STOCKDALE

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |       |
|--|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 24    |
| B. INTEREST-BEARING BALANCES.....  | 401   |
| 2. SECURITIES.....   | 3,461 |
| 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.....   | 1,464 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 16    |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |
| D. NET LOANS AND LEASES.....   | 1,448 |
| 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.....  | 99    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 5,439 |
| 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)..      | 5,439 |

LIABILITIES:

|  |       |
|--|-------|
| 13. DEPOSITS:  |       |
| A. IN DOMESTIC OFFICES.....  | 4,957 |
| (1) NONINTEREST-BEARING.....   |       |
| (2) INTEREST-BEARING.....  | 4,957 |
| 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).....                  | 4,995 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |       |

EQUITY CAPTIAL:

|   |       |
|---|-------|
| 23. PERPETUAL PREFERRED STOCK.....  |       |
| 24. COMMON STOCK.....   | 210   |
| 25. SURPLUS.....  | 150   |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 84    |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 444   |
| 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)....       | 444   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 5,439 |



OFFICERS:

JAMES A. BARE, CHAIRMAN; MICHAEL M. PAPPAS, VICE CHAIRMAN; WAYNE L. EVANS, PRESIDENT; WILLIAM A. MITCHELL, JR., EXEC. VICE PRESIDENT; EUGENE C. CALL, CHARLES W. RUTLEDGE, THOMAS H. PETERS, SR. VICE PRESIDENTS; JAMES R. HILLSMAN, J. VALDES-CUGAT, WILLIAM R. CAMPBELL, VICE PRESIDENTS; HAZEL A. BROTT, ASST. SECRETARY

DIRECTORS:

JAMES A. BARE, MICHAEL M. PAPPAS, EUGENE C. CALL, WAYNE L. EVANS, GEORGE J. ABBRUSCATO

DECEMBER 31, 1992 000 OMITTED  
 ASSETS:

|  |         |         |
|--|---------|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |         |         |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |         | 1,733   |
| B. INTEREST-BEARING BALANCES.....  |         | 4,936   |
| 2. SECURITIES.....   |         | 3,008   |
| 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.....   | 133,817 |         |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        |         | 4,026   |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |         |         |
| D. NET LOANS AND LEASES.....   |         | 129,791 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |         |         |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |         | 140     |
| 7. OTHER REAL ESTATE OWNED.....  |         | 1,189   |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |         |         |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |         |         |
| 10. INTANGIBLE ASSETS.....   |         |         |
| 11. OTHER ASSETS.....  |         | 1,922   |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |         | 142,719 |
| 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)..      |         | 142,719 |

LIABILITIES:

|   |  |         |
|---|--|---------|
| 13. DEPOSITS:   |  |         |
| A. IN DOMESTIC OFFICES.....   |  | 100,840 |
| (1) NONINTEREST-BEARING.....  |  |         |
| (2) INTEREST-BEARING.....   |  | 100,840 |
| 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.....   |  | 6,267   |
| 17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....   |  | 8       |
| 18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....         |  |         |
| 19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....                    |  |         |
| 20. OTHER LIABILITIES.....  |  | 5,755   |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |  | 112,870 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                     |  |         |

EQUITY CAPITAL:

|   |  |         |
|---|--|---------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |         |
| 24. COMMON STOCK.....   |  | 4,361   |
| 25. SURPLUS.....  |  | 17,443  |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 8,045   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |         |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0       |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 29,849  |
| 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)....       |  | 29,849  |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 142,719 |

OFFICERS:

WILLIAM A. BOWNESS, PRESIDENT; LINDA ASMUSSEN, EXECUTIVE VICE PRESIDENT/  
 CASHIER; DAN ROCKWELL, MELVIN D. SEVERSON, VICE PRESIDENTS

DIRECTORS:

WILLIAM BOWNESS, JOHN BOWNESS, MELVIN D. SEVERSON, DAN ROCKWELL,  
 LINDA ASMUSSEN

DECEMBER 31, 1992  
 ASSETS:

000 OMITTED

|  |       |       |
|--|-------|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               |       | 200   |
| B. INTEREST-BEARING BALANCES.....  |       | 100   |
| 2. SECURITIES.....   |       | 1,450 |
| 3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:.. |       |       |
| A. FEDERAL FUNDS SOLD.....   |       | 285   |
| B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....                  |       |       |
| 4. LOANS AND LEASE FINANCING RECEIVABLES:                                |       |       |
| A. TOTAL LOANS AND LEASES.....   | 2,268 |       |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 57    |       |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |       |
| D. NET LOANS AND LEASES.....   |       | 2,211 |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                  |       |       |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....         |       | 113   |
| 7. OTHER REAL ESTATE OWNED.....  |       | 19    |
| 8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES.. |       |       |
| 9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....     |       |       |
| 10. INTANGIBLE ASSETS.....   |       |       |
| 11. OTHER ASSETS.....  |       | 56    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     |       | 4,434 |
| 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)..      |       | 4,434 |

LIABILITIES:

|  |  |       |
|--|--|-------|
| 13. DEPOSITS:  |  |       |
| A. IN DOMESTIC OFFICES.....  |  | 3,929 |
| (1) NONINTEREST-BEARING.....   |  | 30    |
| (2) INTEREST-BEARING.....  |  | 3,899 |
| 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).....                  |  | 3,959 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |  |       |

EQUITY CAPITAL:

|   |  |       |
|---|--|-------|
| 23. PERPETUAL PREFERRED STOCK.....  |  |       |
| 24. COMMON STOCK.....   |  | 100   |
| 25. SURPLUS.....  |  | 200   |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        |  | 175   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |  |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |  | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |  | 475   |
| 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)....       |  | 475   |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |  | 4,434 |

OFFICERS:

GENO SACCOMANNO, CHAIRMAN OF THE BOARD; SAM SUPLIZIO, PRESIDENT;  
JAMES A. BONELLA, CEO/VICE PRESIDENT; PATRICIA L. JAN, VICE PRESIDENT

DIRECTORS:

JAMES A. BONELLA, GENO SACCOMANNO, BOB HANSON, BERNARD A. BUESCHER,  
EUGENE F. HAGGERTY

DECEMBER 31, 1992 000 OMITTED  
ASSETS:

|  |       |
|--|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                   |       |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....               | 126   |
| B. INTEREST-BEARING BALANCES.....  | 16    |
| 2. SECURITIES.....   | 2,637 |
| 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.....   | 4,925 |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                        | 146   |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                             |       |
| D. NET LOANS AND LEASES.....   | 4,779 |
| 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.....  | 67    |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                     | 7,625 |
| 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)..      | 7,625 |

LIABILITIES:

|  |       |
|--|-------|
| 13. DEPOSITS:  |       |
| A. IN DOMESTIC OFFICES.....  | 6,135 |
| (1) NONINTEREST-BEARING.....   |       |
| (2) INTEREST-BEARING.....  | 6,135 |
| 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).....                  | 6,296 |
| 22. LIMITED-LIFE PREFERRED STOCK.....                                    |       |

EQUITY CAPTIAL:

|   |       |
|---|-------|
| 23. PERPETUAL PREFERRED STOCK.....  |       |
| 24. COMMON STOCK.....   | 200   |
| 25. SURPLUS.....  | 200   |
| 26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....                        | 929   |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              | 0     |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             | 1,329 |
| 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)....       | 1,329 |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... | 7,625 |

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, 1992   |       | 000 OMITTED |
|---|-------|-------------|
| ASSETS:   |       |             |
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:                    |       |             |
| A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....                |       | 411         |
| B. INTEREST-BEARING BALANCES.....   |       |             |
| 2. SECURITIES.....  |       |             |
| 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.....  | 3,707 |             |
| B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....                         | 123   |             |
| C. LESS ALLOCATED TRANSFER RISK RESERVE.....                              |       |             |
| D. NET LOANS AND LEASES.....  |       | 3,584       |
| 5. ASSETS HELD IN TRADING ACCOUNTS.....                                   |       |             |
| 6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....          |       | 16          |
| 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.....   |       | 1,708       |
| 12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....                      |       | 5,819       |
| 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)..       |       | 5,819       |
| LIABILITIES:  |       |             |
| 13. DEPOSITS:   |       |             |
| A. IN DOMESTIC OFFICES.....   |       | 4,527       |
| (1) NONINTEREST-BEARING.....  |       |             |
| (2) INTEREST-BEARING.....   | 4,527 |             |
| 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.....   |       | 181         |
| 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.....  |       | 66          |
| 21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....                   |       | 4,774       |
| 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.....                        |       | 545         |
| B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....      |       |             |
| 27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....              |       | 0           |
| 28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....             |       | 1,045       |
| 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)....       |       | 1,045       |
| 29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)... |       | 5,819       |







RULES OF THE COLORADO STATE BANKING BOARD  
PERTAINING TO TRUST COMPANIES  
(Promulgated, Repealed or Amended During the Period  
January 1, 1992 through December 31, 1992)

AMENDED RULES

TC-10     Reports of New Executive Officers, Directors and Persons in Control  
and Related Late Filing Penalty (11-23-118(4) and (5)).

In addition to the provisions of 11-23-118(4) of the Trust Company Act, any person who becomes an executive officer, director, or person responsible, directly or indirectly, for the management, control, or operation of a trust company, must file a confidential financial statement on the forms provided by the Division of Banking. The purpose of such information is to inform the Commissioner and the Banking Board of the qualifications of such person(s) and that said person(s) will serve the safety and soundness of the trust company.

The Banking Board may assess a \$25.00 per day penalty for late filing of reports of new executive officers, directors and persons in control which are required by C.R.S. 11-23-118(4) and (5) and this rule, including financial statements and biographical reports on the forms provided by the Division of Banking. Said penalty may be waived by the Banking Board pursuant to statute. Filing of an incorrect report form is not grounds for the waiving of the penalty.

NEW RULES

TC-15     Reporting Criminal Referrals

A federally insured state chartered institution shall file with the State Bank Commissioner (Commissioner) a copy of the form filed to report apparent criminal violations with the Federal Deposit Insurance Corporation (FDIC) pursuant to Title 12 Code of Federal Regulation, section 353.1 or with the Federal Reserve Bank pursuant to the Federal Reserve System Policy Statement, Criminal Referral Procedures and the Bank Bribery Statute, dated August 16, 1985. The form shall be filed with the Commissioner within three business days of the filing of said form with the FDIC. The fact that a report is required by this rule should not in any case deter the institution from first informing the Commissioner by telephone or other expeditious means of an apparent violation, when such is deemed fitting.

A non-insured state chartered institution shall promptly file with the Commissioner a copy of any criminal referral filed with any state or federal prosecutorial agency. The referral shall be filed

with the Commissioner within three business days of the filing of said form with the prosecutorial agency. The fact that a report is required by this rule should not in any case deter the institution from first informing the Commissioner by telephone or other expeditious means of an apparent violation, when such is deemed fitting.

Failure to comply with this rule may result in a levy by the State Banking Board of a penalty of up to \$25.00 per day for each day the report is not filed.

Title 12 Code of Federal Regulation, section 353.1 is a regulation enacted by the Chairman of the FDIC and administered by the FDIC. Federal Reserve Bank Policy Statement, Criminal Referral Procedure and the Bank Bribery Statute, dated August 16, 1985, is a policy enacted and administered by the Board of Governors of the Federal Reserve System. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, March 31, 1992. For more detailed information pertaining to this rule, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, CO 80202, (303) 894-7575.



COMPARATIVE ABSTRACT

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                                   | 9 TRUSTS<br>12-31-92 | % TO<br>TOTAL | 8 TRUSTS<br>12-31-91 | INCREASE(+)<br>DECREASE(-) | %<br>CHANGE |
|--|----------------------|---------------|----------------------|----------------------------|-------------|
| CASH & BALANCES DUE FROM BANKS           | 13,534               | 1.1           | 14,339               | (805)                      | -5.6        |
| TOTAL SECURITIES                         | 1,219,429            | 96.2          | 606,908              | 612,521                    | 100.9       |
| U.S. TREASURY                            | 0                    | 0             | 81,846               |                            |             |
| U.S. AGENCY OBLIGATIONS                  | 0                    | 0             | 191,331              |                            |             |
| GENERAL OBLIGATION BONDS                 | 0                    | 0             | 1,543                |                            |             |
| FED FUNDS SOLD                           | 0                    | 0             | 3,210                |                            |             |
| REPURCHASE AGREEMENTS                    | 0                    | 0             | 49,427               |                            |             |
| REVENUE BONDS                            | 0                    | 0             | 4,665                |                            |             |
| INDUSTRIAL REVENUE BONDS                 |                      |               |                      |                            |             |
| OTHER                                    | 0                    |               | 274,886              |                            |             |
| FEES REC'D, EXPENSES, FIXED/OTHER ASSETS | 33,989               | 2.7           | 25,185               | 8,804                      | 35.0        |
| TOTAL ASSETS                             | 1,266,952            | 100.0         | 646,432              | 620,520                    | 96.0        |
| <u>LIABILITIES</u>                       |                      |               |                      |                            |             |
| DEPOSITS                                 | 1,126,019            | 88.9          | 578,950              | 547,069                    | 94.5        |
| ACCOUNTS PAYABLE                         | 1,562                | 0.1           | 10,607               | (9,045)                    | -85.3       |
| ACCRUED EXPENSES                         | 12,338               | 0.9           | 662                  | 11,676                     | *           |
| NOTES PAYABLE, CAP. LSE, OTHER LIAB      | 49,057               | 3.9           | 2,189                | 46,868                     | *           |
| TOTAL LIABILITIES                        | 1,188,976            | 93.8          | 592,408              | 596,568                    | 97.1        |
| <u>CAPITAL</u>                           |                      |               |                      |                            |             |
| -----                                    |                      |               |                      |                            |             |
| COMMON STOCK                             | 1,984                | 0.2           | 1,734                | 250                        | 14.4        |
| NONCUM PERPETUAL PEF STOCK               | 5,150                | 0.4           | 3600                 | 1,550                      | 43.1        |
| ADDT'L PAID IN CAP., RET EARN            | 70,842               | 5.6           | 48,458               | 22,384                     | 46.2        |
| SUBTOTAL                                 | 77,976               | 6.2           | 53,792               | 24,184                     | 45.0        |
| ALLOWANCE FOR FEE REC LOSSES             | 0                    | 0.0           | 0                    | 0                          | 0           |
| CUM PERPETUAL PEF STOCK                  | 0                    | 0.0           | 0                    | 0                          | N/A         |
| OTHER                                    | 0                    | 0.0           | 0                    | 0                          | N/A         |
| TOTAL CAPITAL                            | 77,976               | 6.2           | 54,024               | 23,952                     | 44.3        |
| TOTAL LIABILITIES & CAPITAL              | 1,266,952            | 100.0         | 646,432              | 620,520                    | 96.0        |
| TOTAL TRUST MANAGED ASSETS               | 19,703,709           |               | 11,001,201           | 8,702,508                  | 79.0        |
| NUMBER OF TRUST ACCOUNTS                 | 700,133              |               | 689,928              | 10,205                     | 1.5         |

\* % Change greater than 1000%

TRUST COMPANY OF AMERICA  
BOULDER, COLORADO

005

OFFICERS

MONTE T. HOUSE, PRESIDENT/CEO/TREASURER; ROBERT R. WOODWORTH, VICE PRESIDENT/  
SECRETARY; ELIZABETH MAHONEY, FERN Y. BACH, CRAIG S. SWENSON, C. WILLOUGHBY  
HUME, VICE PRESIDENTS

DIRECTORS

MONTE T. HOUSE, ROBERT R. WOODWORTH, SAMUEL R. BUTLER, III

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000 Omitted

December 31, 1992

ASSETS:

|   |     |
|---|-----|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS | 149 |
| 2. SECURITIES   | 165 |
| 3. FEE RECEIVABLES (NET OF ALLOWANCE)                 | 137 |
| 4. PREPAID EXPENSES                                   | 40  |
| 5. PREMISES AND FIXED ASSETS                          | 272 |
| 6. OTHER ASSETS                                       |     |
| 7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)            | 763 |

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LIABILITIES:

|   |     |
|---|-----|
| 8. DEPOSITS                                       |     |
| 9. ACCOUNTS PAYABLE                               | 77  |
| 10. ACCRUED EXPENSES                              | 20  |
| 11. NOTES PAYABLE AND OTHER DEBT                  |     |
| 12. CAPITAL LEASE OBLIGATIONS                     | 267 |
| 13. OTHER LIABILITIES                             | 183 |
| 14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13) | 547 |

---

EQUITY CAPITAL:

|  |     |
|--|-----|
| 15. PERPETUAL PREFERRED STOCK  |     |
| 16. COMMON STOCK   | 50  |
| 17. SURPLUS  | 125 |
| 18. UNDIVIDED PROFITS AND CAPITAL RESERVES                           | 41  |
| 19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)                | 216 |
| 20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS<br>14 AND 19) | 763 |

---

MISCELLANEOUS INFORMATION

|                                       |         |
|---------------------------------------|---------|
| 21. TOTAL TRUST ASSETS                | 234,648 |
| 22. NUMBER OF TRUST ACCOUNTS (ACTUAL) | 3,701   |

FIRST TRUST CORPORATION  
DENVER, COLORADO

OFFICERS

KENNETH R. JENSEN, CHAIRMAN OF THE BOARD; GORDON G. ROCKAFELLOW, PRESIDENT;  
JACQUELINE K. FREUDENSTEIN, SENIOR VICE-PRESIDENT; DANIEL R. BARTLETT,  
TREASURER/SECRETARY/CONTROLLER

DIRECTORS

KENNETH R. JENSEN, JACQUELINE K. FREUDENSTEIN, MARY L. MOHR, GORDON  
ROCKAFELLOW, DANIEL R. BARTLETT

000 Omitted

December 31, 1992

ASSETS:

|   |         |
|---|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS | 5,502   |
| 2. SECURITIES   | 615,254 |
| 3. FEE RECEIVABLES (NET OF ALLOWANCE)                 |         |
| 4. PREPAID EXPENSES                                   |         |
| 5. PREMISES AND FIXED ASSETS                          | 3,584   |
| 6. OTHER ASSETS                                       | 11,858  |
| 7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)            | 636,198 |

LIABILITIES:

|   |         |
|---|---------|
| 8. DEPOSITS                                       | 559,723 |
| 9. ACCOUNTS PAYABLE                               |         |
| 10. ACCRUED EXPENSES                              | 9,227   |
| 11. NOTES PAYABLE AND OTHER DEBT                  |         |
| 12. CAPITAL LEASE OBLIGATIONS                     |         |
| 13. OTHER LIABILITIES                             | 30,183  |
| 14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13) | 599,133 |

EQUITY CAPITAL:

|  |         |
|--|---------|
| 15. PERPETUAL PREFERRED STOCK  |         |
| 16. COMMON STOCK   | 202     |
| 17. SURPLUS  | 18,366  |
| 18. UNDIVIDED PROFITS AND CAPITAL RESERVES                           | 18,497  |
| 19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)                | 37,065  |
| 20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS<br>14 AND 19) | 636,198 |

MISCELLANEOUS INFORMATION

|                                       |            |
|---------------------------------------|------------|
| 21. TOTAL TRUST ASSETS                | 10,160,000 |
| 22. NUMBER OF TRUST ACCOUNTS (ACTUAL) | 303,510    |

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, 1992

ASSETS:

|   |     |
|---|-----|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS | 335 |
| 2. SECURITIES   |     |
| 3. FEE RECEIVABLES (NET OF ALLOWANCE)                 | 111 |
| 4. PREPAID EXPENSES                                   |     |
| 5. PREMISES AND FIXED ASSETS                          | 4   |
| 6. OTHER ASSETS                                       |     |
| 7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)            | 450 |

LIABILITIES:

|   |   |
|---|---|
| 8. DEPOSITS                                       |   |
| 9. ACCOUNTS PAYABLE                               |   |
| 10. ACCRUED EXPENSES                              |   |
| 11. NOTES PAYABLE AND OTHER DEBT                  |   |
| 12. CAPITAL LEASE OBLIGATIONS                     |   |
| 13. OTHER LIABILITIES                             |   |
| 14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13) | 0 |

EQUITY CAPITAL:

|  |     |
|--|-----|
| 15. PERPETUAL PREFERRED STOCK  |     |
| 16. COMMON STOCK   | 25  |
| 17. SURPLUS  | 225 |
| 18. UNDIVIDED PROFITS AND CAPITAL RESERVES                           | 200 |
| 19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)                | 450 |
| 20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS<br>14 AND 19) | 450 |

MISCELLANEOUS INFORMATION

|                                       |         |
|---------------------------------------|---------|
| 21. TOTAL TRUST ASSETS                | 203,309 |
| 22. NUMBER OF TRUST ACCOUNTS (ACTUAL) | 281     |



LINCOLN TRUST COMPANY  
DENVER, COLORADO

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, JEFFERY W.  
ROSS

December 31, 1992 000 Omitted

ASSETS:

|   |         |
|---|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS | 952     |
| 2. SECURITIES   | 192,932 |
| 3. FEE RECEIVABLES (NET OF ALLOWANCE)                 | 1,018   |
| 4. PREPAID EXPENSES                                   | 662     |
| 5. PREMISES AND FIXED ASSETS                          | 692     |
| 6. OTHER ASSETS                                       | 1,956   |
| 7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)            | 198,212 |

LIABILITIES:

|   |         |
|---|---------|
| 8. DEPOSITS                                       | 188,068 |
| 9. ACCOUNTS PAYABLE                               |         |
| 10. ACCRUED EXPENSES                              | 945     |
| 11. NOTES PAYABLE AND OTHER DEBT                  | 186     |
| 12. CAPITAL LEASE OBLIGATIONS                     |         |
| 13. OTHER LIABILITIES                             | 19      |
| 14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13) | 189,218 |

EQUITY CAPITAL:

|  |         |
|--|---------|
| 15. PERPETUAL PREFERRED STOCK  | 5,150   |
| 16. COMMON STOCK   | 229     |
| 17. SURPLUS  |         |
| 18. UNDIVIDED PROFITS AND CAPITAL RESERVES                           | 3,615   |
| 19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)                | 8,994   |
| 20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS<br>14 AND 19) | 198,212 |

MISCELLANEOUS INFORMATION

|                                       |           |
|---------------------------------------|-----------|
| 21. TOTAL TRUST ASSETS                | 1,989,000 |
| 22. NUMBER OF TRUST ACCOUNTS (ACTUAL) | 28,570    |

OFFICERS

R. DALTON SIM, PRESIDENT; JOHN J. KAWESKE, EXECUTIVE VICE PRESIDENT

DIRECTORS

JOHN M. BUTLER, CHAIRMAN; CHARLES W. BRADY, DIRECTOR; DAN J. HESSER, DIRECTOR,  
R. DALTON SIM, DIRECTOR

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000 Omitted

December 31, 1992

ASSETS:

|   |       |
|---|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS | 5,454 |
| 2. SECURITIES   | 300   |
| 3. FEE RECEIVABLES (NET OF ALLOWANCE)                 | 504   |
| 4. PREPAID EXPENSES                                   |       |
| 5. PREMISES AND FIXED ASSETS                          |       |
| 6. OTHER ASSETS                                       |       |
| 7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)            | 6,258 |

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LIABILITIES:

|   |       |
|---|-------|
| 8. DEPOSITS                                       |       |
| 9. ACCOUNTS PAYABLE                               | 1,417 |
| 10. ACCRUED EXPENSES                              |       |
| 11. NOTES PAYABLE AND OTHER DEBT                  |       |
| 12. CAPITAL LEASE OBLIGATIONS                     |       |
| 13. OTHER LIABILITIES                             |       |
| 14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13) | 1,417 |

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EQUITY CAPITAL:

|  |       |
|--|-------|
| 15. PERPETUAL PREFERRED STOCK  |       |
| 16. COMMON STOCK   | 250   |
| 17. SURPLUS  | 372   |
| 18. UNDIVIDED PROFITS AND CAPITAL RESERVES                           | 4,219 |
| 19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)                | 4,841 |
| 20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS<br>14 AND 19) | 6,258 |

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MISCELLANEOUS INFORMATION

|                                       |           |
|---------------------------------------|-----------|
| 21. TOTAL TRUST ASSETS                | 2,269,686 |
| 22. NUMBER OF TRUST ACCOUNTS (ACTUAL) | 215,000   |

RESOURCES TRUST COMPANY  
ENGLEWOOD, COLORADO

OFFICERS

MATTHEW E. AUTTERSON, PRESIDENT; PAMELA KING, THOMAS J. BROOK, LYN SHAW, CHRIS E. PETERSON, SENIOR VICE PRESIDENTS

DIRECTORS

MATTHEW E. AUTTERSON, BURTON A. SMEAD, JR., PETER McMILLAN, PETER A. HARBECK, JAY S. WINTROB

December 31, 1992

000 Omitted

ASSETS:

|   |         |
|---|---------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS |         |
| 2. SECURITIES   | 410,538 |
| 3. FEE RECEIVABLES (NET OF ALLOWANCE)                 | 5,785   |
| 4. PREPAID EXPENSES                                   | 5,289   |
| 5. PREMISES AND FIXED ASSETS                          | 1,366   |
| 6. OTHER ASSETS                                       |         |
| 7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)            | 422,978 |

LIABILITIES:

|   |         |
|---|---------|
| 8. DEPOSITS                                       | 378,228 |
| 9. ACCOUNTS PAYABLE                               |         |
| 10. ACCRUED EXPENSES                              | 2,146   |
| 11. NOTES PAYABLE AND OTHER DEBT                  | 17,037  |
| 12. CAPITAL LEASE OBLIGATIONS                     | 477     |
| 13. OTHER LIABILITIES                             | 586     |
| 14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13) | 398,474 |

EQUITY CAPITAL:

|   |         |
|---|---------|
| 15. PERPETUAL PREFERRED STOCK                                     |         |
| 16. COMMON STOCK  | 700     |
| 17. SURPLUS   | 17,675  |
| 18. UNDIVIDED PROFITS AND CAPITAL RESERVES                        | 6,129   |
| 19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)             | 24,504  |
| 20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19) | 422,978 |

MISCELLANEOUS INFORMATION

|                                       |           |
|---------------------------------------|-----------|
| 21. TOTAL TRUST ASSETS                | 4,553,000 |
| 22. NUMBER OF TRUST ACCOUNTS (ACTUAL) | 141,858   |

OFFICERS

LARRY L. HEISERMAN, PRESIDENT; DARREL MATTIVI, VICE PRESIDENT

DIRECTORS

LARRY L. HEISERMAN, DARREL MATTIVI, CHARLES SHEAR, LOUIS BUESCHER, GENO SACCOMANNO, M.D., TERRANCE FARINA, WILLIAM PATTERSON, M.D.

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000 Omitted

December 31, 1992

ASSETS:

|   |     |
|---|-----|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS | 19  |
| 2. SECURITIES   | 240 |
| 3. FEE RECEIVABLES (NET OF ALLOWANCE)                 | 100 |
| 4. PREPAID EXPENSES                                   | B   |
| 5. PREMISES AND FIXED ASSETS                          | 65  |
| 6. OTHER ASSETS                                       | 28  |
| 7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)            | 460 |

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LIABILITIES:

|   |     |
|---|-----|
| 8. DEPOSITS                                       |     |
| 9. ACCOUNTS PAYABLE                               | 4   |
| 10. ACCRUED EXPENSES                              |     |
| 11. NOTES PAYABLE AND OTHER DEBT                  | 119 |
| 12. CAPITAL LEASE OBLIGATIONS                     |     |
| 13. OTHER LIABILITIES                             |     |
| 14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13) | 123 |

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EQUITY CAPITAL:

|   |     |
|---|-----|
| 15. PERPETUAL PREFERRED STOCK                                     |     |
| 16. COMMON STOCK  | 3   |
| 17. SURPLUS   | 320 |
| 18. UNDIVIDED PROFITS AND CAPITAL RESERVES                        | 14  |
| 19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)             | 337 |
| 20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19) | 460 |

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MISCELLANEOUS INFORMATION

|                                       |        |
|---------------------------------------|--------|
| 21. TOTAL TRUST ASSETS                | 85,895 |
| 22. NUMBER OF TRUST ACCOUNTS (ACTUAL) | 487    |



OFFICERS

STEPHEN A. FINN, CEO; DARRALL E. ROBBINS, PRESIDENT; ROBERT E. DEDECKER,  
SENIOR VICE PRESIDENT; THOMAS J. FINN, SECRETARY; DOUGLAS D. THAXTON, TREASURER

DIRECTORS

STEPHEN A. FINN, DARRALL E. ROBBINS, ROBERT E. DEDECKER, THOMAS J. FINN,  
DOUGLAS D. THAXTON

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000 Omitted

December 31, 1992

ASSETS:

|   |     |
|---|-----|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS | 242 |
| 2. SECURITIES   |     |
| 3. FEE RECEIVABLES (NET OF ALLOWANCE)                 | 57  |
| 4. PREPAID EXPENSES                                   |     |
| 5. PREMISES AND FIXED ASSETS                          | 241 |
| 6. OTHER ASSETS                                       | 18  |
| 7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)            | 558 |

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LIABILITIES:

|   |    |
|---|----|
| 8. DEPOSITS                                       |    |
| 9. ACCOUNTS PAYABLE                               | 23 |
| 10. ACCRUED EXPENSES                              |    |
| 11. NOTES PAYABLE AND OTHER DEBT                  |    |
| 12. CAPITAL LEASE OBLIGATIONS                     |    |
| 13. OTHER LIABILITIES                             |    |
| 14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13) | 23 |

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EQUITY CAPITAL:

|  |     |
|--|-----|
| 15. PERPETUAL PREFERRED STOCK  |     |
| 16. COMMON STOCK   | 250 |
| 17. SURPLUS  | 210 |
| 18. UNDIVIDED PROFITS AND CAPITAL RESERVES                           | 75  |
| 19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)                | 535 |
| 20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS<br>14 AND 19) | 558 |

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MISCELLANEOUS INFORMATION

|                                       |        |
|---------------------------------------|--------|
| 21. TOTAL TRUST ASSETS                | 67,171 |
| 22. NUMBER OF TRUST ACCOUNTS (ACTUAL) | 6,713  |

SENTINEL TRUST COMPANY  
LAKEWOOD, COLORADO

007

OFFICERS

JOHN H. STREICKER, PRESIDENT; MICHAEL J. KENNY, SECRETARY AND VICE PRESIDENT;  
NICHOLAS L. VERANO, DAVID WEINER, MILLIE CASSIDY, VICE PRESIDENTS; ELIZABETH  
B. LONGO, TREASURER

DIRECTORS

JOHN H. STREICKER, MIAHCEL J. KENNY, ELIZABETH LONGO

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000 Omitted

December 31, 1992

ASSETS:

|   |       |
|---|-------|
| 1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS | 881   |
| 2. SECURITIES   |       |
| 3. FEE RECEIVABLES (NET OF ALLOWANCE)                 | 166   |
| 4. PREPAID EXPENSES                                   |       |
| 5. PREMISES AND FIXED ASSETS                          | 28    |
| 6. OTHER ASSETS                                       |       |
| 7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)            | 1,075 |

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LIABILITIES:

|   |    |
|---|----|
| 8. DEPOSITS                                       |    |
| 9. ACCOUNTS PAYABLE                               | 41 |
| 10. ACCRUED EXPENSES                              |    |
| 11. NOTES PAYABLE AND OTHER DEBT                  |    |
| 12. CAPITAL LEASE OBLIGATIONS                     |    |
| 13. OTHER LIABILITIES                             |    |
| 14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13) | 41 |

---

EQUITY CAPITAL:

|  |       |
|--|-------|
| 15. PERPETUAL PREFERRED STOCK  |       |
| 16. COMMON STOCK   | 275   |
| 17. SURPLUS  |       |
| 18. UNDIVIDED PROFITS AND CAPITAL RESERVES                           | 759   |
| 19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)                | 1,034 |
| 20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS<br>14 AND 19) | 1,075 |

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MISCELLANEOUS INFORMATION

|                                       |         |
|---------------------------------------|---------|
| 21. TOTAL TRUST ASSETS                | 141,000 |
| 22. NUMBER OF TRUST ACCOUNTS (ACTUAL) | 13      |

RULES OF THE COLORADO STATE BANKING BOARD  
PERTAINING TO THE PUBLIC DEPOSIT PROTECTION ACT  
(Promulgated, Repealed or Amended During the Period  
January 1, 1992 through December 31, 1992)

AMENDED RULES

PDP-1     Capital standards for eligible public depositories  
          [11-10.5-106(2)(b)]

For purposes of the Public Deposit Protection Act, a bank meeting adequate capital standards will maintain capital ratios as follows:

- A. An eligible public depository must have and maintain a minimum level of total capital to risk-weighted assets in excess of 8%. When that ratio falls to 5% or below, the eligible public depository shall submit a plan and timeframe for eliminating its public deposits. The plan will be approved as submitted or modified by the Banking Board on a case-by-case basis.
- B. If an eligible public depository's minimum level of total capital to risk-weighted assets is less than 8%, but greater than 5%, that eligible public depository shall adopt a written capital improvement plan that is acceptable to the Banking Board, and be able to meet the risk-based collateral requirements in Banking Board Rule PDP-5.
- C. Higher than minimum capital ratios may be required for an individual eligible public depository when the Banking Board determines that the bank's capital is, or may become, inadequate. For example, higher capital ratios may be appropriate for:
  - 1. A newly chartered bank;
  - 2. A bank receiving special supervisory attention;
  - 3. A bank which has, or is expected to have, losses resulting in capital inadequacy;
  - 4. A bank having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;
  - 5. A bank that is growing rapidly, either internally or through acquisitions; or

6. A bank that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which it has significant business relationships, including concentrations of credit.
- D. An eligible public depository's capital is inadequate if it does not meet the provisions of this rule. The components of total capital are core (Tier 1) and qualifying supplementary (Tier 2) capital. Specifically, Tier 1 includes:
1. Common stockholders' equity;
  2. Noncumulative perpetual preferred stock and any related surplus; and
  3. Minority interests in the equity accounts of consolidated subsidiaries.

The components of Tier 2 capital include:

1. Cumulative perpetual, long-term and convertible preferred stock, and any related surplus. The amount of long-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 total capital include:

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.

PDP-5

Criteria and procedures for reducing/removing uninsured public deposits from a bank, or increasing collateral requirements, if the eligible public depository fails to comply with minimum capital standards. [11-10.5-107(4)(a)] [11-10.5-107(4)(b)]

- A. Each eligible public depository (hereinafter "depository") is required to pledge the following amounts of eligible collateral:



1. If the total capital to risk weighted asset ratio of a depository is equal to or exceeds 8%, the depository shall pledge eligible collateral having a market value at all times in excess of 102% of the aggregate of uninsured public deposits held by it.
  2. If the total capital to risk-weighted asset ratio of a depository is less than 8% but greater than, or equal to 7%, the depository shall pledge eligible collateral having a market value at all times in excess of 120% of the aggregate of uninsured public deposits held by it.
  3. If the total capital to risk-weighted asset ratio of a depository is less than 7% but greater than or equal to 6%, the depository shall pledge eligible collateral having a market value at all times in excess of 140% of the aggregate of uninsured public deposits held by it.
  4. If the total capital to risk-weighted asset ratio of a depository is less than 6%, the depository shall pledge eligible collateral having a market value at all times in excess of 160% of the aggregate of uninsured public deposits held by it.
  5. If a depository's total capital to risk-weighted asset ratio is less than 6%, said depository shall not accept any additional uninsured public deposits or renew any uninsured public deposits beyond the original maturity dates.
  6. If a depository's total capital to risk-weighted asset ratio is 5% or below 5%, said depository shall eliminate all public deposits in an orderly manner, under a plan and timeframe approved by the Banking Board.
- B. Compliance with this rule shall be the responsibility of each depository regardless of the frequency or form of the reports required by the Banking Board.

PDP-6     Requirements for holding pledged collateral in escrow under the Public Deposit Protection Act. [11-10.5-108(1)(a)] and [11-10.5-108(1)(b)]

Any federal reserve bank, or any branch thereof, any depository trust company, or any bank acting as custodian of eligible collateral, which bank or company has been approved by the State Banking Board as an authorized escrow bank, must meet the requirements of 11-10.5-108(1)(a) and must agree, in writing, on a form provided by the State Division of Banking, to comply with the following:

- A. The Public Deposit Protection Act, and all PDPA Banking Board Rules, Policies, Procedures, and Orders;
- B. The Banking Board's safekeeping procedures for the handling and documentation of pledged collateral. (This includes, but is not limited to, issuing Joint Custody Receipts or other documentation required by the Division of Banking to evidence the Banking Board's security interest in the pledged collateral.)
- C. Provide any information requested by the Banking Board, or any employee of the State Division of Banking, to verify the safety and adequacy of collateral pledged under the Act;
- D. Allow State Bank Examiners to conduct on-site examinations to determine compliance with the Act and corresponding Banking Board Rules, Policies, Procedures, and Orders, and
- E. Eligible public depositories must apply to the Banking Board for approval to hold collateral securing the same eligible public depository's uninsured public deposits in that depository's trust department. The Banking Board will consider the following, as well as other criteria, in its decision to approve or reject an application:
  - 1. Total capital to risk-weighted asset ratio of the eligible public depository;
  - 2. The eligible public depository's overall composite rating, if available;
  - 3. The trust department rating; and
  - 4. Whether the trust department exercises full-service trust powers.
- F. If an eligible public depository has been approved by the Banking Board to hold eligible collateral pledged to secure the same eligible public depository's uninsured public deposits in its own trust department, the collateral must be held pursuant to the provisions of a formal trust agreement between the eligible public depository and the trust department, acting in its fiduciary capacity.

PDP-7      Reporting Requirements.    [11-10.5-109(1)]

- A. On, or before, the tenth day of each month, each eligible public depository shall list for the Banking Board on the Monthly Public Depository Liability Report:
  - 1. all public deposit account titles (full, complete titles),

2. each public deposit account's dollar amount as of the last business day of the previous month, or as of the day during the previous month on which the bank experienced its highest single day's aggregate total of uninsured public deposits,
  3. the dollar amount of each account that is not insured by the FDIC,
  4. the official custodian for each account or the identification number assigned to the account by the Banking Board pursuant to C.R.S. 11-10.5-111(3),
  5. the aggregate total of all public deposits held on the day upon which the above-required listing was based, and
  6. the aggregate market value of the eligible collateral pledged to secure public deposits on the day upon which the above-required listing was based.
- B. On the same Monthly Public Depository Liability Report, each eligible public depository shall report to the Banking Board the bank's highest single day's aggregate total of uninsured public deposits during the previous month and the date on which the bank experienced that highest single day's aggregate total of uninsured public deposits; or, at its option, an eligible public depository may identify each public deposit account's highest uninsured balance during the previous month, and report to the Banking Board the aggregate total of those uninsured amounts.
- C. A sworn, and notarized, statement shall accompany the Monthly Public Depository Liability Report, certifying that the report is true and correct and that at the close of each business day during the previous month, the eligible public depository had sufficient collateral pledged to secure all uninsured public deposits in accordance with the collateralization levels required under the Public Deposit Protection Act and the Banking Board's Rule PDP-5.
- D. On, or before, the tenth day of each month, each eligible public depository shall report to the Banking Board the following information with respect to each loan pledged by the eligible public depository as eligible collateral:
1. loan identification number
  2. name of borrower
  3. current principal balance
  4. current interest rate
  5. maturity date of loan
  6. original dollar amount of the loan
  7. date last payment was received
  8. date next payment is due.

- E. On, or before, the tenth day of each month, each eligible public depository shall report to the Banking Board the following information with respect to each mortgage-backed pool security pledged as eligible collateral:
1. description of security
  2. Joint Custody Receipt Number
  3. current principal balance of mortgage pool
  4. CUSIP number of security
- F. Thirty days following the end of each fiscal quarter, each eligible public depository must submit a copy of its quarterly call report to the Banking Board, in care of the Colorado Division of Banking.

PDP-8A Directors' Examination of Public Deposits. [11-10.5-109(2)]

A. Qualifications for Independent Person(s) Assuming Responsibility for Due Care of Directors' Examinations of Public Deposits.

Persons approved by the Banking Board to conduct directors' examinations under C.R.S. 11-3-115(3)(b) are also automatically approved to conduct directors' examinations of public deposits.

B. Scope of Public Deposit Directors' Examinations.

Directors' examinations of public deposits shall include the following:

1. The bank's total capital to risk-weighted asset ratio.
2. A review of the eligible public depository's trial balance reports or other records identifying all deposit accounts held by the bank, to discover any public deposit accounts not previously identified as "public" or reported to the Division of Banking on the Monthly Public Depository Liability Report.
3. Verification that each piece of pledged collateral is of a type approved by the Banking Board as eligible collateral. See PDP-3 for eligible collateral list.
4. Verification that the eligible public depository is reporting monthly to the Division of Banking the current principal balance of each real estate loan and mortgage-backed pool security pledged as collateral under the PDPA.



5. Review of the bank's procedures and workpapers for calculating uninsured public deposits and verifying that sufficient collateral is pledged to protect those uninsured deposits at the minimum required level under Banking Board Rule PDP-5. Acknowledgement that the bank has been pledging sufficient amounts of collateral.
  6. 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.
- C. Report to be Filed With the Colorado Division of Banking.

A copy of a report addressing in detail the items under Rule PDP-8A(B) must be filed with the Colorado Division of Banking within 150 days following the date of the directors' examination of public deposits.

RULES OF THE COLORADO STATE BANKING BOARD  
PERTAINING TO MONEY ORDER COMPANIES  
(Promulgated, Repealed or Amended During the Period  
January 1, 1992 through December 31, 1992)

MO-1

Surety Bond

- A. A combination of surety bond and permissible investments pursuant to Rule MO-2 must, at a minimum, equal the amount of outstanding payment instruments in Colorado. However, the surety bond may never be less than \$250,000.
  
- B. A surety bond of \$250,000 is permissible provided that, following application by the licensee and an opportunity for hearing before the Banking Board, the Banking Board finds that the provisions of Rule MO-2, Permissible Investments, are met.
  
- C. If the provisions of Rule MO-2 are not met, the licensee must maintain a surety bond in an amount of at least one million dollars. The Banking Board may, following notice to the licensee and an opportunity for hearing before the Banking Board, and upon the determination that customers of the licensee are at undue risk, order the licensee to increase the bond amount up to two million dollars based on the following factors:
  - 1. The nature and volume of the business and proposed business of the licensee in Colorado;
  - 2. The amount, nature, quality, and liquidity of the assets of the licensee;
  - 3. The amount and nature of the liabilities (including contingent liabilities) of the licensee;
  - 4. The nature and sufficiency of the licensee's cash flow;
  - 5. The licensee's net worth;
  - 6. The history of, and prospects for, the licensee to earn and retain income;
  - 7. The quality of the operations of the licensee;
  - 8. The quality of the management of the licensee;
  - 9. The nature and quality of the controlling person or persons of the licensee; and
  - 10. Such other factors as are, in the opinion of the Banking Board, relevant.
  
- D. Generally Accepted Accounting Principles shall be used, where applicable, by the Banking Board in connection with its consideration of such factors.

Permissible Investments

## A. Definitions

1. "Financial institution" is defined as any bank, industrial bank, or savings and loan institution which is federally insured.
2. "Insolvent" when used with respect to any person, is defined as a person who has ceased to pay his debts in the ordinary course of business, who cannot pay his debts as they become due, or whose liabilities exceed his assets.
3. "Parent," when used with respect to a specified person (other than a natural person), is defined as any person (other than a natural person) which controls such specified person, directly or indirectly, through one or more intermediaries.
5. "Person" is defined as any natural person, firm, association, partnership, syndicate, joint stock company, unincorporated company or association, common law trust, or any corporation organized under the laws of the United States or of any state or territory of the United States or of any foreign country.

## B. Permissible Investments and Outstanding Payment Instruments

A licensee which is approved by the Banking Board to cover outstanding payment instruments with a combination of surety bond and permissible investments must, at all times, maintain permissible investments having a market value at least equal to the amount of outstanding payment instruments in Colorado not covered by the surety bond, in accordance with this rule. Said investments may be owned by the licensee or the licensee's parent.

## C. Ownership of Permissible Investments

1. A licensee shall be deemed to own a permissible investment only if:
  - a. The licensee or the licensee's parent owns the permissible investment solely and exclusively in its own right, both of record and beneficially,
  - b. The permissible investment is not subject to any pledge, lien, or security interest, and
  - c. The licensee can freely negotiate, assign, or otherwise transfer the permissible investment.

2. A licensee shall not be deemed to be able freely to transfer a permissible investment which consists of a deposit in a financial institution unless such licensee is able freely to withdraw such deposit. However, if the deposit is a savings or time deposit, as the case may be, the licensee shall not, on account of such restrictions, be deemed unable freely to withdraw the deposit.
3. A licensee shall not be deemed to be able freely to negotiate, assign, or otherwise transfer a permissible investment if any other transfer of such permissible investment would constitute a breach or event of default by such licensee or by any affiliate of the licensee under a contract, obligation, note, or other security issued by the licensee or by any affiliate of the licensee. For example, a licensee shall not be deemed to be able freely to negotiate, assign, or otherwise transfer a permissible investment which consists of a deposit in a bank if such licensee's failure to maintain such deposit would constitute a breach of any provision for compensating balances set forth in a loan contract between such bank and the licensee or a parent of the licensee.

D. Liquidity and Quality of Permissible Investments

If the Banking Board finds that any permissible investment or class of permissible investment is no longer of sufficient liquidity or quality to be permissible investments, the Banking Board may by regulation or order declare such investment or class of investments to be ineligible.

E. Quarterly Reports

The following information regarding permissible investments must be reported in writing by each licensee as of March 31, June 30, September 30, and December 31. The written report shall be submitted to the commissioner within 60 days of the end of each quarter.

1. State whether or not the licensee complied with the provisions of the Colorado Money Order Act and rules at all times during the quarter, and, if not, describe the circumstances.
2. Provide a statement of the permissible investments owned by the licensee as of the end of the quarter, showing the total market value of such permissible investments and containing the following information with respect to each permissible investment:
  - a. Identify the security, including the name of the issuer, the type of the security, CUSIP number,



and such other information as may be necessary to distinguish the security from other permissible investments issued by the same issuer.

- b. State the market value of the security as of the end of the quarter.
  - c. If the qualification of the security as a permissible investment depends upon the assignment of an eligible rating, state the rating assigned to the security and identify the rating service.
3. The report required to be filed shall be submitted in connection with, and not in addition to, the report required by C.R.S.12-52-110 (2)(b).

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