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EIGHTY-FIFTH
ANNUAL REPORT
OF THE
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO



OLORADO

To His Excellency
ROY ROMER
The Governor of the State
of
Colorado
For the period from January 1, 1994
to December 31, 1994



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

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

**For the period from January 1, 1994
to December 31, 1994**

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STATE OF COLORADO

Department of Regulatory Agencies

Joseph A. Garcia
Executive Director

DIVISION OF BANKING

Barbara M. A. Walker
State Bank Commissioner

James T. Dillon
Chief Deputy Bank Commissioner



Roy Romer
Governor

December 31, 1994

The Honorable Roy Romer
Governor 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 trust companies, as required by the provisions of Colorado Revised Statutes, Sections 11-2-110, 11-22-109.6, and 11-23-118, respectively.

Colorado's banking industry registered a record profit during 1994 and made remarkable improvements in asset quality. During the year, the number of problem financial institutions needing special supervisory oversight continued to decrease dramatically. Above average population growth and in-migration helped Colorado post high performances in home building, job creation, and income growth. Colorado's financial institutions have reflected the state's sound economy. Profits remained strong, decreasing slightly from the prior year due primarily to the rise in interest rates. Real estate lending also remained strong, but leveled off toward the end of the year.

The 140 state chartered commercial banks reported total deposits of \$7,516,423,000 and total assets of \$8,728,495,000, as of December 31, 1994. Assets increased by 12.9 percent over those reported in 1993. At the end of 1993, there were 156 state chartered commercial banks with total deposits of \$6,887,642,000 and total assets of \$7,728,287,000.

The 6 state chartered industrial banks reported total deposits of \$274,117,000 and total assets of \$356,809,000, as of December 31, 1994. Assets increased 7.8 percent since 1993, at which time the 6 state chartered industrial banks reported total assets of \$330,902,000 and total deposits of \$264,254,000.

Colorado has 9 state chartered trust companies that reported total trust assets of \$28,679,406,000 as of December 31, 1994. Trust assets increased 13.9 percent since 1993, at which time the 10 state chartered trust companies reported total trust assets of \$25,180,611,000. Deposits of \$1,449,069,000 were held in 3 FDIC insured trust companies. This is an increase of 20 percent from the \$1,207,203,000 in deposits held on December 31, 1993.

Also included in this report are the dollar amount and geographic distribution of Colorado loans outstanding by state chartered commercial banks conducting business in Colorado during 1994. 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

1560 Broadway, Suite 1175, Denver, CO 80202
(303) 894-7575 PDPA (303) 894-7572 FAX (303) 894-7570

COLORADO STATE BANKING BOARD

Sandra J. Herzog
Chairman
Term Expires July 1, 1995

Paula Martinez Gonzales
Term Expires July 1, 1995

Maurice Goodgaine, Jr.
Term Expires July 1, 1995

R. Kent Landmark
Term Expires July 1, 1997

William A. Mitchell
Term Expires July 1, 1997

Mary L. Mohr
Term Expires July 1, 1997

Jerald Starks
Term Expires July 1, 1997

Robert J. Young
Term Expires July 1, 1995

Legal Counsel

Richard H. Forman
Senior Assistant Attorney General

DIVISION OF BANKING

Barbara M.A. Walker
State Bank Commissioner

James T. Dillon
Chief Deputy Bank Commissioner

Zane Finch Kenneth R. Ehrich
Robert Hinton Lee B. Woodbury
Supervising Examiners

Sue C. Johnston
Staff Assistant to Board and Commissioner

Robert Kissel
Leonard A. Reish
EDP Auditor II

Morris Augusta Michael R. Mitchell
Walter Epting E. Earl Penwell
Ken Malskeit John Wood
Senior Financial Institutions Examiners

Joe Bour Marsha Massey
Antoinette Clair Michele Page
Kathy Jo Di Luzio Raymond Schorn
Milad G. Fam Susie Sidney
Victor A. Hangar Robert L. Smith
R. Charles Krieger Jenifer Waller
Financial Institutions Examiners

ADMINISTRATIVE SECTION

Barbara J. Einspahr
Office Manager

Elizabeth J. Arenas Sheryn Greene
Administrative Assn't. III Administrative Assn't. II

Jan Clary Peter Walker
Administrative Assn't. II Administrative Assn't. II

Linda Hunter
Accounting Technician II

SPECIALTY EXAMINATIONS

Public Deposit, Compliance, Money Transmitter, Debt Adjuster

Cynthia Chamberlin
Program Administrator II

Margaret Chalmers
Virginia Greenwalt-Belmain
Ron Roberts
Financial Credit Examiners

Linda Church Vivian Mooren
Administrative Assn't. II

**LOANS OUTSTANDING BY COLORADO BANKS
AS OF JUNE 30, 1994**

(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 Loans Outstanding</u>
Total Dollar Amount of Loans Outstanding	17,327,033,310	100.0%
Total Dollar Amount of Loans Outstanding in Colorado	15,299,473,237	88.2%
Total Dollar Amount of Loans Outstanding in Adjacent States (Utah, Kansas, Wyoming, Nebraska, Arizona, New Mexico, Oklahoma)	370,960,718	2.1%
Total Dollar Amount of Loans Outstanding in Remaining States and Territories of United States	1,617,063,922	9.3%
Total Dollar Amount of Loans Outstanding in Countries or Territories Outside of United States	39,535,433	1.2%

DE NOVO COMMERCIAL BANK BRANCHES

<u>Bank Name/Location</u>	<u>Date Opened</u>
OMNIBANK Southeast-Governor's Plaza Arapahoe County Littleton	01-20-94
Vail Bank-Avon Office Eagle County Avon	01-24-94
Valley State Bank-Eads Branch Kiowa County Eads	01-26-94
Valley Bank-Longmont Branch Boulder County Longmont	01-27-94
OMNIBANK Southeast-Monaco Branch Denver County Denver	03-10-94
OMNIBANK Southeast-South Colorado Blvd. Branch Denver County Denver	03-28-94
Niwot Station-Pioneer Bank of Longmont Boulder County Niwot	04-18-94
First United Bank-Colorado Springs Office El Paso County Colorado Springs	04-18-94
Rocky Mountain State Bank-Meeker Branch Rio Blanco County Meeker	05-09-94
FirstBank of Longmont-Twin Peaks Mall Branch Boulder County Longmont	05-16-94
Mountain Parks Bank-Grand Lake Office Grand County Grand Lake	05-25-94
Cheyenne Mountain Bank-West Branch El Paso County Colorado Springs	07-05-94
Union Bank & Trust-Lakeside Branch Denver County Denver	07-11-94
Independent Bank of Platteville-Fort Lupton Branch Weld County Fort Lupton	07-11-94
Pitkin County Bank & Trust-Midvalley Branch Eagle County El Jebel	07-11-94
OMNIBANK Southeast-Arvada Branch Jefferson County Arvada	08-15-94
American State Bank-The Lamar Branch Prowers County Lamar	09-15-94
The Bank at Broadmoor-Downtown Branch El Paso County Colorado Springs	09-21-94

(Continued)

DE NOVO COMMERCIAL BANK BRANCHES

<u>Bank Name/Location</u>	<u>Date Opened</u>
Union Colony Bank-North Greeley Branch Weld County Greeley	11-07-94
Alpine Bank, Aspen- Aspen Airport Business Center Branch Pitkin County Aspen	11-21-94
FirstBank of Northern Colorado-Loveland Branch Larimer County Loveland	12-12-94
The Eaton Bank-Greeley Branch Weld County Greeley	12-13-94
1st Choice Bank-Fort Collins Larimer County Fort Collins	12-01-94

COMMERCIAL BANK BRANCHES RESULTING FROM MERGER

<u>Bank Name/Location</u>	<u>Date Opened</u>
Montrose County Branch of The Citizens State Bank of Ouray Montrose County Naturita	01-18-94
Vail Bank--Avon Office Eagle County Avon	01-27-94
Valley Bank-Frederick Branch Weid County Frederick	01-27-94
Valley Bank-Lyons Branch Boulder County Lyons	01-27-94
Key Bank of Colorado-Broadmoor/Skyway Branch El Paso County Colorado Springs	03-25-94
Key Bank of Colorado-Commerce City Branch Adams County Commerce City	03-25-94
Key Bank of Colorado-Littleton Branch Arapahoe County Littleton	03-25-94
Key Bank of Colorado-Tech Center Branch Arapahoe County Englewood	03-25-94
Key Bank of Colorado-North Speer Branch Denver County Denver	03-25-94
Key Bank of Colorado-Estes Park Branch Larimer County Estes Park	03-25-94
Key Bank of Colorado-Sterling Branch Logan County Sterling	03-25-94
Key Bank of Colorado-Canyon Branch Larimer County Fort Collins	03-25-94
Key Bank of Colorado-North Academy Branch El Paso County Colorado Springs	03-25-94
Key Bank of Colorado-Fort Morgan Branch Morgan County Fort Morgan	03-25-94
Key Bank of Colorado-University Branch Larimer County Fort Collins	03-25-94
Key Bank of Colorado-Loveland Branch Larimer County Loveland	03-25-94
Key Bank of Colorado-Cherry Creek Branch Denver County Denver	03-25-94
Key Bank of Colorado-Academy at Hancock Branch El Paso County Colorado Springs	03-25-94
Key Bank of Colorado-Harmony Branch Larimer County Fort Collins	04-01-94

(Continued)

COMMERCIAL BANK BRANCHES RESULTING FROM MERGER

<u>Bank Name/Location</u>	<u>Date Opened</u>
OMNIBANK Southeast-Governor's Plaza Branch Arapahoe County Littleton	05-16-94
OMNIBANK Southeast-Leetsdale Monaco Branch Denver County Denver	05-16-94
OMNIBANK Southeast-Leetsdale Branch Denver County Denver	05-16-94
OMNIBANK Southeast-Denver Branch Denver County Denver	05-16-94
The Bank-Frontier Office Denver County Denver	05-20-94
Valley Bank-East Branch Adams County Brighton	05-23-94
OMNIBANK Southeast-Arvada Branch Jefferson County Arvada	08-15-94
OMNIBANK Southeast-South Colorado Branch Denver County Denver	08-15-94
OMNIBANK Southeast-University Hills Branch Denver County Denver	08-15-94
OMNIBANK Southeast-Denver West Branch Jefferson County Golden	08-15-94
FirstBank of South Jeffco-Bear Valley Branch Denver County Denver	09-12-94
Valley Bank-North Denver Denver County Denver	09-21-94
OMNIBANK Southeast-Arapahoe Branch Arapahoe County Englewood	10-15-94
Independent Bank of Kersey-Wiggins Branch Morgan County Wiggins	10-24-94
UMB Bank Colorado-Columbine Banking Center Denver County Denver	10-31-94
Colorado East Bank & Trust-Holly Branch Prowers County Holly	11-30-94
Colorado East Bank & Trust-Granada Branch Prowers County Granada	11-30-94
Key Bank of Colorado-Greeley Branch Weld County Greeley	12-30-94

COMMERCIAL BANK BRANCHES ESTABLISHED THROUGH CONVERSION

<u>Bank Name/Location</u>	<u>Date Opened</u>
Vail Bank-Seventeenth Street Office Denver County Denver	01-24-94

COMMERCIAL BANK BRANCHES ESTABLISHED THROUGH ACQUISITION

<u>Bank Name/Location</u>	<u>Date Opened</u>
FirstBank of Northern Colorado-Taft Branch Larimer County Loveland	05-09-94
FirstBank of Northern Colorado-Greeley Branch Weld County Weld	05-09-94
UMB Bank of Colorado-Valley Banking Center El Paso County Security	09-23-94
Valley State Bank (Main Street Branch) Prowers County Lamar	10-11-94
FirstBank of Northern Colorado-Loveland Branch Larimer County Loveland	12-12-94
First United Bank-Tech Center Branch Denver County Denver	12-12-94

COMMERCIAL BANK MERGERS INTO OTHER COMMERCIAL BANKS

<u>Bank Name/Location</u>	<u>Date Opened</u>
Denver West Bank & Trust Jefferson County Golden To: OMNIBANK Arvada Jefferson County Arvada	01-01-94
The Montrose County Bank Montrose County Montrose To: Citizen's State Bank of Ouray Ouray County Ouray	01-18-94
Frontier Bank of Denver Denver County Denver To: The Bank Jefferson County Evergreen	05-20-94
Century Bank(s) Denver/Colorado Springs/Fort Collins/Sterling To: Key Bank of Colorado Larimer County Fort Collins	03-25-94
Platte Valley Bank Adams County Brighton To: Valley Bank Adams County Brighton	05-23-94
OMNIBANK Denver Denver County Denver To: OMNIBANK Southeast Denver County Denver	05-26-94
OMNIBANK Leetsdale Denver County Denver To: OMNIBANK Southeast Denver County Denver	05-16-94
OMNIBANK Arvada Jefferson County Arvada To: OMNIBANK Southeast Denver County Denver	08-15-94
OMNIBANK University Hills Denver County Denver To: OMNIBANK Southeast Denver County Denver	08-15-94
First State Bank of Wiggins Morgan County Wiggins To: Independent Bank of Kersey Weld County Kersey	10-24-94
OMNIBANK Arapahoe Arapahoe County Englewood To: OMNIBANK Southeast Denver County Denver	10-15-94

(Continued)

COMMERCIAL BANK MERGES INTO OTHER COMMERCIAL BANKS

<u>Bank Name/Location</u>	<u>Date Opened</u>
American State Bank Prowers County Granada	
To: First Bank & Trust Prowers County Holly	11-30-94
The Bank of Greeley Weld County Greeley	
To: Key Bank of Colorado Larimer County Fort Collins	12-30-94

COMMERCIAL BANK MERGING: STATE TO NATIONAL

<u>Bank Name/Location</u>	<u>Date Opened</u>
Crested Butte State Bank Gunnison County Crested Butte New Bank Name: The First National Summit Bank	04-12-94

COMMERCIAL BANK MERGING: NATIONAL TO STATE

<u>Bank Name/Location</u>	<u>Date Opened</u>
UMB Columbine National Bank To: UMB Bank Colorado El Paso County Colorado Springs	10-31-94

COMMERCIAL BANK CONVERSIONS: NATIONAL TO STATE

<u>Bank Name/Location</u>	<u>Date Opened</u>
Valley Bank, National Associated To: Valley Bank Adams County Brighton	01-27-94
First National Bank of Leadville To: First Mountain Bank Lake County Leadville	06-22-94
Vail National Bank To: Vail Bank Eagle County Vail	01-24-94

COMMERCIAL BANKS PURCHASED BY NATIONAL BANKS

<u>Bank Name/Location</u>	<u>Date</u>
J.N. Beaty & Company Otero County Manzanola New Bank name: Rocky Ford National Bank	05-13-94
Green Mountain Bank Jefferson County Lakewood New Bank Name: Colorado National Bank	10-08-94

APPROVAL TO OPERATE A DETACHED FACILITY

<u>Bank Name/Location</u>	<u>Date Approved</u>
OMNIBANK Southeast Denver County Denver	1994
Key Bank of Colorado Cherry Creek Shopping Center Denver County Denver	1994
First Bank of Eagle County Eagle County Avon	1994
Boulder Valley Bank & Trust Boulder County Boulder	1994
Professional Bank Denver County Denver	<u>Closed Facility</u> 10-29-94

APPROVAL TO OPERATE A LOAN PRODUCTION OFFICE

<u>Bank Name/Location</u>	<u>Date Approved</u>
First Bank of Eagle County Eagle County Avon	09-15-94
Boulder Valley Bank & Trust Boulder County Boulder	11-07-94

NAME CHANGES

<u>Bank Name/Location</u>	<u>Date Approved</u>
Bank of Rangely To: Rocky Mountain State Bank Rio Blanco County Rangely	01-10-94
Alpine Bank, Clifton To: Alpine Bank, Grand Junction Mesa County Clifton	01-24-94
First Interstate Bank of South Fort Collins To: First State Bank of Fort Collins Lamar County Fort Collins	10-01-94
First Bank & Trust To: Colorado East Bank & Trust Prowers County Lamar	11-30-94

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	140 BANKS 12-31-94	% TO TOTAL	156 BANKS 12-31-93	INCREASE (+) DECREASE (-)	% CHANGE
CASH & BALANCE . DUE FROM DEPOSITORY INSTITUTIONS:	582,147	6.7%	508,416	73,731	14.5%
*SECURITIES:	2,611,613	29.9%	2,348,672	262,941	11.2%
- HELD-TO-MATURITY SECURITIES	1,501,936	17.2%			
- AVAILABLE-FOR-SALE SECURITIES	1,109,677	12.7%			
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	293,266	3.4%	512,306	(219,040)	-42.8%
LOANS AND LEASE FINANCING RECEIVABLES:	4,918,921	56.4%	4,041,388	877,533	21.7%
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	70,322	0.8%	66,523	3,799	5.7%
LOANS AND LEASES, NET	4,848,599	55.6%	3,974,865	873,734	22.0%
ASSETS HELD IN TRADING ACCOUNTS	468	0.0%	203	265	130.5%
PREMISES AND FIXED ASSETS	203,410	2.3%	167,761	35,649	21.2%
OTHER REAL ESTATE OWNED	18,694	0.2%	31,495	(12,801)	-40.6%
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	3,289	0.0%	3,052	237	07.8%
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	658	0.0%	638	20	3.1%
INTANGIBLE ASSETS	16,363	0.2%	12,955	3,408	26.3%
OTHER ASSETS	149,050	1.7%	116,608	32,442	27.8%
LOSSES DEFERRED	938	0.0%	1,453	(515)	-35.4%
TOTAL ASSETS	8,728,495	100.0%	7,728,287	999,270	12.9%
LIABILITIES					
DEPOSITS: DOMESTIC OFFICES	7,516,423	86.1%	6,887,642	628,781	9.1%
- NONINTEREST BEARING	1,953,893	22.4%	1,700,413	253,480	14.9%
- INTEREST BEARING	5,562,530	63.7%	5,187,229	375,301	7.2%
*FED FUNDS PURCHASED/SECURITIES SOLD:	271,948	3.2%	88,342	183,606	207.8%
- FEDERAL FUNDS PURCHASED	205,287	2.4%			
- SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	66,661	0.8%			
DEMAND NOTES ISSUED TO U.S. TREASURY	1,365	0.0%	1,870	(505)	-27.0%
TRADING LIABILITIES	0		0		
*OTHER BORROWED MONEY:	175,679	2.0%	74,219	101,460	136.7%
- WITH ORIG MATURITY ONE YEAR OR LESS	157,958	1.8%			
- WITH ORIG MATURITY MORE THAN 1 YEAR	17,721	0.2%			
MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	2,420	0.0%	3,231	(811)	-25.1%
BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	658	0.0%	638	20	3.1%
NOTES AND DEBENTURES	1,500	0.0%	1,500	0	0.0%
OTHER LIABILITIES	42,723	0.5%	39,695	3,028	7.6%
TOTAL LIABILITIES	8,012,716	91.8%	7,097,137	915,579	12.9%
LIMITED LIFE PREFERRED STOCK	0		0		
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	3,220	0.0%	4,170	(950)	-22.8%
COMMON STOCK	110,941	1.3%	113,656	(2,715)	-2.4%
SURPLUS	266,437	3.1%	211,425	55,012	26.0%
UNDIVIDED PROFITS/CAPITAL RESERVES	359,368	3.1%	297,677	61,691	20.7%
LESS: NET UNREALIZED MKT EQTY SEC	(25,125)	0.3%	(2,769)	22,356	807.4%
TOTAL EQUITY CAPITAL	714,841	8.2%	629,697	85,144	13.5%
LOSSES DEFERRED	938	0.0%	1,453	(515)	35.4%
TOTAL LIABILITIES AND EQUITY CAPITAL	8,728,495	100.0%	7,728,287	1,000,208	13.0%

NOTE: "Increases/Decreases" and "% Change" are not shown in those items noted with an asterisk, due to a change in breakdowns as determined this year—versus last year.

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,864
B. INTEREST-BEARING BALANCES.....		5
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1,272
B. AVAILABLE-FOR-SALE SECURITIES.....		3,202
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		2,678
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	49,027	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	555	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		48,472
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		4,432
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.....		1,844
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		65,769
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		65,769

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		60,583
(1) NONINTEREST-BEARING.....	18,938	
(2) INTEREST-BEARING.....	41,645	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLO UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		361
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND OEBENTURES SUBORINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		258
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		61,202
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		1,755
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,537
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		25-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,567
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).....		4,567
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		65,769

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DECEMBER 31, 1994

DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,912
B. INTEREST-BEARING BALANCES.....		330
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1D,366
B. AVAILABLE-FOR-SALE SECURITIES.....		19,385
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.....	117,311	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,388	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		115,923
5. ASSETS HELD IN TRADING ACCOUNTS.....		468
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,83D
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
1D. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		2,653
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		156,867
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		156,867

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		133,228
(1) NONINTEREST-BEARING.....	26,D56	
(2) INTEREST-BEARING.....	107,172	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		7,866
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		23D
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		2,695
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		2,44D
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
2D. OTHER LIABILITIES.....		325
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....		146,784
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		65D
25. SURPLUS.....		7,432
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,99D
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		989-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1D,D83
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1D,D83
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		156,867

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ODD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,147
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		9,272
B. AVAILABLE-FOR-SALE SECURITIES.....		16,596
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		3,385
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	22,229	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	452	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		21,777
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		306
7. OTHER REAL ESTATE OWNED.....		230
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		639
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		56,352
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)....		56,352

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		50,884
(1) NONINTEREST-BEARING.....	18,445	
(2) INTEREST-BEARING.....	32,439	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		195
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....		51,079
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.....		3,317
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		177-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		5,273
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).....		5,273
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		56,352

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,694
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1,028
B. AVAILABLE-FOR-SALE SECURITIES.....		6,023
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.....	23,949	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	270	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		23,679
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,084
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.....		41
11. OTHER ASSETS.....		339
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		34,056
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)....		34,056

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,342
(1) NONINTEREST-BEARING.....	7,824	
(2) INTEREST-BEARING.....	20,518	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		1,455
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		29,899
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.....		3,142
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		85-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,157
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).....		4,157
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		34,056

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,080
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		3,347
B. AVAILABLE-FOR-SALE SECURITIES.....		8,809
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		1,615
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,487	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	99	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,388
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		790
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.....		62
11. OTHER ASSETS.....		398
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		20,589
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		20,589

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,100
(1) NONINTEREST-BEARING.....	3,108	
(2) INTEREST-BEARING.....	14,992	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		68
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		18,168
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.....		969
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		236-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,421
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,421
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		20,589

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,117
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,430
B. AVAILABLE-FOR-SALE SECURITIES.....		8,182
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.....	17,903	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	137	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		17,766
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		273
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.....		530
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		31,398
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...		31,398

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,353
(1) NONINTEREST-BEARING.....	10,266	
(2) INTEREST-BEARING.....	18,087	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		495
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		28,870
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.....		1,711
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		189-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,528
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,528
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		31,398

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,358
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		
B. AVAILABLE-FOR-SALE SECURITIES.....		21,858
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.....	16,510	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	189	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		16,321
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,326
7. OTHER REAL ESTATE OWNED.....		54
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		627
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		42,544
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		42,544

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		39,454
(1) NONINTEREST-BEARING.....	10,271	
(2) INTEREST-BEARING.....	29,183	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		418
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		39,872
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.....		1,097
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		425-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,672
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,672
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		42,544

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,390
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		22,062
B. AVAILABLE-FOR-SALE SECURITIES.....		3,299
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		282
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	63,523	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		596
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		62,927
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,554
7. OTHER REAL ESTATE OWNED.....		638
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,157
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		99,309
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		99,309

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		92,342
(1) NONINTEREST-BEARING.....	35,090	
(2) INTEREST-BEARING.....	57,252	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		538
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).....		93,130
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.....		3,423
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		26
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		6,179
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		6,179
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		99,309

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,246	
B. INTEREST-BEARING BALANCES.....	3	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	4,602	
B. AVAILABLE-FOR-SALE SECURITIES.....	5,248	
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.....	25,243	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	293	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	24,950	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	818	
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.....	2,119	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	39,986	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	39,986	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	35,041	
(1) NONINTEREST-BEARING.....	8,092	
(2) INTEREST-BEARING.....	26,949	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....	1,473	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	483	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	249	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	37,246	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	800	
25. SURPLUS.....	305	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,751	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	116-	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,740	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	2,740	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	39,986	

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,135
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	2,502
B. AVAILABLE-FOR-SALE SECURITIES.....	3,801
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,283
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	223
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,060
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	348
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.....	311
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,107
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	27,107

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,190
(1) NONINTEREST-BEARING.....	3,820
(2) INTEREST-BEARING.....	20,370
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	140
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,330
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,424
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	47-
28B. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,777
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).....	2,777
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,107

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		8,201
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		
B. AVAILABLE-FOR-SALE SECURITIES.....		19,329
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		6,385
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	69,013	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,317	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		67,696
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,867
7. OTHER REAL ESTATE OWNED.....		103
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		9,469
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		115,050
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)....		115,050

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		91,933
(1) NONINTEREST-BEARING.....	38,938	
(2) INTEREST-BEARING.....	52,995	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		2,000
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		8,286
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		31
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		3,053
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		105,303
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.....		6,266
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		119-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		9,747
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).....		9,747
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		115,050

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		6,262
B. INTEREST-BEARING BALANCES.....		99
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,686
B. AVAILABLE-FOR-SALE SECURITIES.....		1,414
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		5,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	40,776	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		532
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		40,244
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		610
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.....		1,368
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		58,083
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		58,083

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		54,256
(1) NONINTEREST-BEARING.....	18,494	
(2) INTEREST-BEARING.....		35,762
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		461
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		54,717
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		700
25. SURPLUS.....		1,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,276
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		10-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,366
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		3,366
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		58,083

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,930
B. INTEREST-BEARING BALANCES.....		4
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		817
B. AVAILABLE-FOR-SALE SECURITIES.....		55,667
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		3,945
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	21,845	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	298	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		21,547
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		510
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.....		2,266
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		86,686
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		86,686

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		51,904
(1) NONINTEREST-BEARING.....	15,794	
(2) INTEREST-BEARING.....	36,110	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		5,570
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		26,000
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		83,618
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		2,750
25. SURPLUS.....		1,811
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,257
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		2,750-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,068
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).....		3,068
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		86,686

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,820
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	1,687
B. AVAILABLE-FOR-SALE SECURITIES.....	17,665
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	9,495
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	58,402
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	872
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	57,530
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,828
7. OTHER REAL ESTATE OWNED.....	471
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,148
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	96,644
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	96,644

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	89,395
(1) NONINTEREST-BEARING.....	22,174
(2) INTEREST-BEARING.....	67,221
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	818
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	303
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	89,516
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,061
25. SURPLUS.....	3,046
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,231
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	210-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,128
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	6,128
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....	96,644

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,221
B. INTEREST-BEARING BALANCES.....		95
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		984
B. AVAILABLE-FOR-SALE SECURITIES.....		5,317
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.....	11,263	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	130	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,133
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		876
7. OTHER REAL ESTATE OWNED.....		
B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		378
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		20,654
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		20,654

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		19,182
(1) NONINTEREST-BEARING.....	6,955	
(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. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		80
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		19,262
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		305
25. SURPLUS.....		441
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		736
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		90-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,392
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,392
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		20,654

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,215
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		8,079
B. AVAILABLE-FOR-SALE SECURITIES.....		3,026
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.....	11,339	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	227	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,112
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		205
7. OTHER REAL ESTATE OWNED.....		921
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		457
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		25,015
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)....		25,015

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		21,847
(1) NONINTEREST-BEARING.....	3,303	
(2) INTEREST-BEARING.....	18,544	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		250
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,195
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.....		1,315
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		58-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,820
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,820
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		25,015

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,020
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		8,286
B. AVAILABLE-FOR-SALE SECURITIES.....		38
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		1,570
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,003	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	77	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,926
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		281
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.....		258
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		19,379
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)....		19,379

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		17,616
(1) NONINTEREST-BEARING.....	4,802	
(2) INTEREST-BEARING.....	12,814	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		88
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		17,704
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.....		675
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,675
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).....		1,675
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		19,379

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,742
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		18,960
B. AVAILABLE-FOR-SALE SECURITIES.....		14
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.....	11,849	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	153	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,696
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		238
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.....		532
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		33,382
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		33,382

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		30,431
(1) NONINTEREST-BEARING.....	7,264	
(2) INTEREST-BEARING.....	23,167	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		267
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		30,698
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.....		1,384
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,684
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,684
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		33,382

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,779
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		7,211
B. AVAILABLE-FOR-SALE SECURITIES.....		3,429
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.....	20,704	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	305	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,399
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		159
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.....		479
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		35,056
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)....		35,056

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		31,215
(1) NONINTEREST-BEARING.....	6,754	
(2) INTEREST-BEARING.....	24,461	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		26
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		415
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		31,656
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		575
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,689
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		64-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,400
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		3,400
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		35,056

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,041
B. INTEREST-BEARING BALANCES.....		6
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,800
B. AVAILABLE-FOR-SALE SECURITIES.....		6,728
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.....	32,563	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		366
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		32,197
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,662
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.....		1,755
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		47,189
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)....		47,189

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		43,296
(1) NONINTEREST-BEARING.....		9,742
(2) INTEREST-BEARING.....		33,554
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		222
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		56
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		43,855
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		750
25. SURPLUS.....		375
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,199
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		10
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,334
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J).....		3,334
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		47,189

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,057
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		36,424
B. AVAILABLE-FOR-SALE SECURITIES.....		29,736
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		5,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,469	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	261	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,208
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.....		1,334
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		87,899
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		87,899

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		70,253
(1) NONINTEREST-BEARING.....	10,292	
(2) INTEREST-BEARING.....	59,961	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		202
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		70,455
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.....		11,601
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		157-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		17,444
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).....		17,444
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		87,899

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	966	
B. INTEREST-BEARING BALANCES.....	63	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	5,720	
B. AVAILABLE-FOR-SALE SECURITIES.....	45	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....	1,800	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	B,972	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	109	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	8,863	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	472	
7. OTHER REAL ESTATE OWNED.....	209	
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).....	18,701	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	18,701	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	17,486	
(1) NONINTEREST-BEARING.....	2,672	
(2) INTEREST-BEARING.....	14,814	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	98	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,584	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	100	
25. SURPLUS.....	575	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	442	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
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)....	18,701	

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,679
B. INTEREST-BEARING BALANCES.....		1,089
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		5,017
B. AVAILABLE-FOR-SALE SECURITIES.....		27
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.....	24,127	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	11B	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		24,009
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		84B
7. OTHER REAL ESTATE OWNED.....		5B
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		124
11. OTHER ASSETS.....		26B
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		33,119
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)....		33,119

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		29,901
(1) NONINTEREST-BEARING.....	5,705	
(2) INTEREST-BEARING.....	24,196	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		6B5
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		15B
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		30,744
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		180
25. SURPLUS.....		1,547
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		64B
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
26B. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,375
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).....		2,375
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 26C)....		33,119

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,763
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		9,676
B. AVAILABLE-FOR-SALE SECURITIES.....		3,411
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		1,320
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	30,748	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,213	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		29,535
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		202
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.....		997
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		46,929
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		46,929

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		39,315
(1) NONINTEREST-BEARING.....	5,812	
(2) INTEREST-BEARING.....	33,503	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		39,481
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		1,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		5,592
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		44-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		7,448
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		7,448
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		46,929

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,748
B. INTEREST-BEARING BALANCES.....		8
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,731
B. AVAILABLE-FOR-SALE SECURITIES.....		2,338
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		3,104
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,266	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	169	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,097
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,097
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.....		571
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		25,694
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		25,694

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		24,DD8
(1) NONINTEREST-BEARING.....	8,184	
(2) INTEREST-BEARING.....	15,824	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		2D1
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		24,288
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		5DD
24. COMMON STOCK.....		6DD
25. SURPLUS.....		339
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		33-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		1,4D6
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,4D6
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,4D6
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		25,694

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		685
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		978
B. AVAILABLE-FOR-SALE SECURITIES.....		1,194
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.....	4,985	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	72	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,913
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		417
7. OTHER REAL ESTATE OWNED.....		28
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).....		8,317
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		8,317

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,480
(1) NONINTEREST-BEARING.....	1,638	
(2) INTEREST-BEARING.....	5,842	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		175
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		7,690
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		308
25. SURPLUS.....		143
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		230
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		54-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		627
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		627
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		8,317

DECEMBER 31, 1994

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.....	100	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	10,837	
B. AVAILABLE-FOR-SALE SECURITIES.....	4,558	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....	3,650	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,080	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	162	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	13,918	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	649	
7. OTHER REAL ESTATE OWNED.....	141	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	255	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,237	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	36,237	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	33,764	
(1) NONINTEREST-BEARING.....	6,443	
(2) INTEREST-BEARING.....	27,321	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	169	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,933	
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.....	1,619	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	58-	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,304	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	2,304	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	36,237	

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,974
B. INTEREST-BEARING BALANCES.....		54
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		908
B. AVAILABLE-FOR-SALE SECURITIES.....		2,749
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.....	22,551	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	308	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		22,243
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		409
7. OTHER REAL ESTATE OWNED.....		423
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		302
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		29,062
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)...		29,062

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		26,178
(1) NONINTEREST-BEARING.....	5,691	
(2) INTEREST-BEARING.....	20,487	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		100
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		130
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		26,408
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,281
25. SURPLUS.....		188
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,214
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		29-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,654
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,654
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		29,062

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,163
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		11,493
B. AVAILABLE-FOR-SALE SECURITIES.....		25
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		3,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,841	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	258	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,583
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,616
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.....		399
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		31,279
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		31,279

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,804
(1) NONINTEREST-BEARING.....	12,290	
(2) INTEREST-BEARING.....	16,514	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		29,054
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.....		725
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,225
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,225
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		31,279

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,074
B. INTEREST-BEARING BALANCES.....		33
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		4,899
B. AVAILABLE-FOR-SALE SECURITIES.....		12,603
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		2,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	22,822	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		315
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		22,507
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		704
7. OTHER REAL ESTATE OWNED.....		29
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		791
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		47,240
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)....		47,240

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		42,628
(1) NONINTEREST-BEARING.....	14,400	
(2) INTEREST-BEARING.....		28,228
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		1,062
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		80
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		43,770
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,361
25. SURPLUS.....		961
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,374
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		226-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,470
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		3,470
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		47,240

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		35,950
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		17,800
B. AVAILABLE-FOR-SALE SECURITIES.....		58,632
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		3,979
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	B6,235	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	658	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		85,577
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,464
7. OTHER REAL ESTATE OWNED.....		15
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		3,204
11. OTHER ASSETS.....		3,169
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		210,790
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		210,790

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		183,541
(1) NONINTEREST-BEARING.....	70,749	
(2) INTEREST-BEARING.....	112,792	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		500
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		9,787
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		527
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		194,355
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		3,000
25. SURPLUS.....		5,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		9,373
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		93B-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		16,435
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		16,435
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		210,790

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,414
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		5,202
B. AVAILABLE-FOR-SALE SECURITIES.....		13,433
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		3,575
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,869	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	240	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,629
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		675
7. OTHER REAL ESTATE OWNED.....		
B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		1,112
11. OTHER ASSETS.....		571
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		38,611
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		38,611

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		34,273
(1) NONINTEREST-BEARING.....	10,541	
(2) INTEREST-BEARING.....	23,732	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		148
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		34,421
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		3,899
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		278
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		487-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,190
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		4,190
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		38,611

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,041
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		12,487
B. AVAILABLE-FOR-SALE SECURITIES.....		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		1,175
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	21,213	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	290	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,923
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		668
7. OTHER REAL ESTATE OWNED.....		404
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		444
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		38,342
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)....		38,342

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		35,124
(1) NONINTEREST-BEARING.....	B,315	
(2) INTEREST-BEARING.....	26,809	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		21B
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		396
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		35,73B
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.....		1,104
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,604
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).....		2,604
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		38,342

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,784
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		9,439
B. AVAILABLE-FOR-SALE SECURITIES.....		3,474
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.....	15,726	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	502	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		15,224
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		565
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.....		674
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		31,360
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)....		31,360

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,538
(1) NONINTEREST-BEARING.....	24,588	
(2) INTEREST-BEARING.....	3,950	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		207
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		28,745
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.....		2,292
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		177-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,615
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).....		2,615
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		31,360

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,088
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	6,499
B. AVAILABLE-FOR-SALE SECURITIES.....	55
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.....	6,482
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	82
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,400
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	826
7. OTHER REAL ESTATE OWNED.....	113
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).....	16,360
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	16,360

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,912
(1) NONINTEREST-BEARING.....	3,607
(2) INTEREST-BEARING.....	9,305
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	1,850
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	100
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	115
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,977
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	120
25. SURPLUS.....	972
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	291
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,383
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	1,383
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,360

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,977
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1,713
B. AVAILABLE-FOR-SALE SECURITIES.....		2,319
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		150
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	18,042	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	434	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		17,608
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		378
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.....		581
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,726
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		24,726

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		22,037
(1) NONINTEREST-BEARING.....	7,360	
(2) INTEREST-BEARING.....	14,677	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		270
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		206
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		22,513
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		425
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,416
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		28-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,213
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,213
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		24,726

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,149
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		22,816
B. AVAILABLE-FOR-SALE SECURITIES.....		15,564
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		20,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	58,962	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	607	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		58,355
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,223
7. OTHER REAL ESTATE OWNED.....		695
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,723
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		124,625
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)....		124,625

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		115,153
(1) NONINTEREST-BEARING.....	34,178	
(2) INTEREST-BEARING.....	80,975	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES....		263
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		527
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		115,943
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.....		6,427
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		745-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,682
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		8,682
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		124,625

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		13,750
B. INTEREST-BEARING BALANCES.....		99
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		273
B. AVAILABLE-FOR-SALE SECURITIES.....		116
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		19,550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	46,976	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		467
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		46,509
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		216
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.....		832
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		81,345
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		81,345

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		36,683
(1) NONINTEREST-BEARING.....	36,339	
(2) INTEREST-BEARING.....		344
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		37,975
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		598
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		75,256
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		1,100
24. COMMON STOCK.....		959
25. SURPLUS.....		1,800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,230
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		6,089
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		6,089
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		81,345

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,122	
B. INTEREST-BEARING BALANCES.....	198	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	10,310	
B. AVAILABLE-FOR-SALE SECURITIES.....	27	
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.....	24,817	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	495	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	24,322	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	504	
7. OTHER REAL ESTATE OWNED.....	15	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	555	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	42,053	
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)....	42,053	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	38,506	
(1) NONINTEREST-BEARING.....	17,253	
(2) INTEREST-BEARING.....	21,253	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....	150	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	184	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	38,840	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	460	
25. SURPLUS.....	2,050	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	703	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,213	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	3,213	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	42,053	

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,507
B. INTEREST-BEARING BALANCES.....		2B
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		
B. AVAILABLE-FOR-SALE SECURITIES.....		2,33B
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		96D
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	25,153	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	231	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		24,922
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,317
7. OTHER REAL ESTATE OWNED.....		1B3
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		14
11. OTHER ASSETS.....		273
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		35,542
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)....		35,542

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		33,131
(1) NONINTEREST-BEARING.....	14,1B2	
(2) INTEREST-BEARING.....	1B,949	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		33,203
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		626
25. SURPLUS.....		626
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,119
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		32-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,339
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).....		2,339
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		35,542

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,301
B. INTEREST-BEARING BALANCES.....		2,206
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		26,033
B. AVAILABLE-FOR-SALE SECURITIES.....		36,793
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		27,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	55,339	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		666
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		54,673
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		919
7. OTHER REAL ESTATE OWNED.....		13
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		2,863
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		2,187
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		156,588
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)....		156,588

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		137,030
(1) NONINTEREST-BEARING.....	35,842	
(2) INTEREST-BEARING.....	101,188	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		559
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		137,589
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		2,000
25. SURPLUS.....		5,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		12,324
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		325-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		18,999
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).....		18,999
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		156,588

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	14,672	
B. INTEREST-BEARING BALANCES.....	225	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	35,079	
B. AVAILABLE-FOR-SALE SECURITIES.....	2,606	
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.....	107,883	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,903	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	105,980	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	871	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	658	
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	2,111	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	162,202	
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)....	162,202	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	147,199	
(1) NONINTEREST-BEARING.....	55,819	
(2) INTEREST-BEARING.....	91,380	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....	220	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	658	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	428	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	148,505	
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.....	3,697	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	13,697	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	13,697	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....	162,202	

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,973
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		124,184
B. AVAILABLE-FOR-SALE SECURITIES.....		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		10,310
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	51,010	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,955	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		49,055
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,902
7. OTHER REAL ESTATE OWNED.....		300
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		4,037
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		195,761
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)....		195,761

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		172,974
(1) NONINTEREST-BEARING.....	41,358	
(2) INTEREST-BEARING.....	131,616	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		42
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		322
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		173,338
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		3,000
25. SURPLUS.....		4,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		15,423
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		22,423
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).....		22,423
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		195,761

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	23,724	
B. INTEREST-BEARING BALANCES.....	600	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	50,752	
B. AVAILABLE-FOR-SALE SECURITIES.....	122,422	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....	1,950	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	159,877	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,622	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	158,255	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	6,832	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....	1,056	
11. OTHER ASSETS.....	5,816	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	371,407	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	371,407	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	303,560	
(1) NONINTEREST-BEARING.....	99,251	
(2) INTEREST-BEARING.....	204,309	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....	7,690	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	33,954	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	730	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	345,934	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	800	
25. SURPLUS.....	9,037	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	18,584	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	2,948-	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	25,473	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	25,473	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....	371,407	

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		7,497
B. INTEREST-BEARING BALANCES.....		99
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		11,846
B. AVAILABLE-FOR-SALE SECURITIES.....		4,427
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		3,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	109,581	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,664	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		107,917
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		351
7. OTHER REAL ESTATE OWNED.....		310
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		639
11. OTHER ASSETS.....		1,214
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		138,000
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		138,000

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		125,946
(1) NONINTEREST-BEARING.....		22,502
(2) INTEREST-BEARING.....		103,444
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		750
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		521
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		127,217
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,100
25. SURPLUS.....		9,350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		367
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		34-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		10,783
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		10,783
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		138,000

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		6,155
B. INTEREST-BEARING BALANCES.....		884
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		19,453
B. AVAILABLE-FOR-SALE SECURITIES.....		10,800
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		6,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	71,966	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,019	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		70,947
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		981
7. OTHER REAL ESTATE OWNED.....		117
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		940
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		116,477
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		116,477

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		103,857
(1) NONINTEREST-BEARING.....	24,831	
(2) INTEREST-BEARING.....	79,026	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		983
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		104,840
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,500
25. SURPLUS.....		2,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		7,645
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		8-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		11,637
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		11,637
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		116,477

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,933
B. INTEREST-BEARING BALANCES.....		171
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		14,211
B. AVAILABLE-FOR-SALE SECURITIES.....		3,964
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		7,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	61,336	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	637	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		60,699
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,270
7. OTHER REAL ESTATE OWNED.....		141
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		801
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		94,190
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		94,190

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		87,721
(1) NONINTEREST-BEARING.....	19,325	
(2) INTEREST-BEARING.....	68,396	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		87,919
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.....		3,104
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		237-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		6,271
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		6,271
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		94,190

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,320
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		34,219
B. AVAILABLE-FOR-SALE SECURITIES.....		27,511
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.....	65,199	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,071	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		64,128
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,539
7. OTHER REAL ESTATE OWNED.....		83
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		53
11. OTHER ASSETS.....		2,296
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		136,149
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		136,149

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		126,698
(1) NONINTEREST-BEARING.....	39,626	
(2) INTEREST-BEARING.....	87,072	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		591
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		127,289
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		3,000
25. SURPLUS.....		3,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		3,279
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		919-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		8,860
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		8,860
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		136,149

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		11,503
B. INTEREST-BEARING BALANCES.....		6
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1,987
B. AVAILABLE-FOR-SALE SECURITIES.....		158,305
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.....	146,974	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,406	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		145,568
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		6,990
7. OTHER REAL ESTATE OWNED.....		1,265
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		8,356
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		333,980
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		333,980

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		173,064
(1) NONINTEREST-BEARING.....	54,541	
(2) INTEREST-BEARING.....	118,523	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		30,453
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		104,743
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		8,000
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		9
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		858
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		317,127
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		7,722
25. SURPLUS.....		9,262
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		4,738
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		4,869-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		16,853
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		16,853
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		333,980

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		309
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		5,728
B. AVAILABLE-FOR-SALE SECURITIES.....		741
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		765
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	1,652	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	23	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		1,629
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		466
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.....		95
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		9,733
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		9,733

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		B,667
(1) NONINTEREST-BEARING.....	1,403	
(2) INTEREST-BEARING.....	7,264	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		43
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		B,710
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		800
25. SURPLUS.....		550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		318-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		9-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,023
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,023
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		9,733

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		998
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		24,094
B. AVAILABLE-FOR-SALE SECURITIES.....		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		675
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	22,157	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	269	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		21,888
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		121
7. OTHER REAL ESTATE OWNED.....		
B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		707
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		48,483
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		48,483

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		43,515
(1) NONINTEREST-BEARING.....	6,154	
(2) INTEREST-BEARING.....	37,361	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
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).....		43,582
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		1,225
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		3,476
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,901
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		4,901
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		48,483

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	454
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	1,212
B. AVAILABLE-FOR-SALE SECURITIES.....	2,157
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	150
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,986
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	199
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,787
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	54
7. OTHER REAL ESTATE OWNED.....	61
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	368
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,243
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	10,243

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,322
(1) NONINTEREST-BEARING.....	1,197
(2) INTEREST-BEARING.....	8,125
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS 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).....	9,357
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	180
25. SURPLUS.....	477
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	274
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	45-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	886
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	886
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,243

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OOD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,445
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	1,394
B. AVAILABLE-FOR-SALE SECURITIES.....	
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.....	7,599
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	113
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,486
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	508
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.....	97
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,045
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	12,045

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,229
(1) NONINTEREST-BEARING.....	3,451
(2) INTEREST-BEARING.....	7,778
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	19
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,248
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	630
25. SURPLUS.....	8
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	159
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	797
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	797
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,045

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	836
B. INTEREST-BEARING BALANCES.....	12
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	140
B. AVAILABLE-FOR-SALE SECURITIES.....	2,361
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	1,180
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,750
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	165
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,585
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	349
7. OTHER REAL ESTATE OWNED.....	
B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	785
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,248
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	20,248

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,709
(1) NONINTEREST-BEARING.....	3,081
(2) INTEREST-BEARING.....	15,628
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	155
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,864
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	829
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	45-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,384
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	1,384
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,248

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,233
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		6,297
B. AVAILABLE-FOR-SALE SECURITIES.....		5,472
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.....	36,569	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		399
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		36,170
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,317
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.....		690
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		54,183
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		54,183

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		46,900
(1) NONINTEREST-BEARING.....	7,338	
(2) INTEREST-BEARING.....		39,562
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		2,800
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		271
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		49,971
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		2,617
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,299
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		104-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,212
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		4,212
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		54,183

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,402
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		5,241
B. AVAILABLE-FOR-SALE SECURITIES.....		96
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		520
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	30,262	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	389	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		29,873
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		782
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.....		34
11. OTHER ASSETS.....		681
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		39,729
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		39,729

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		36,595
(1) NONINTEREST-BEARING.....	4,869	
(2) INTEREST-BEARING.....	31,726	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		180
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		314
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		37,089
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		1,426
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		714
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,640
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,640
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		39,729

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		670
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1,874
B. AVAILABLE-FOR-SALE SECURITIES.....		27
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.....	9,748	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	122	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,626
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		191
7. OTHER REAL ESTATE OWNED.....		
B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		156
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		12,744
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		12,744

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		11,651
(1) NONINTEREST-BEARING.....	1,410	
(2) INTEREST-BEARING.....	10,241	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		250
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		124
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,025
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		100
25. SURPLUS.....		470
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		149
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		719
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		719
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		12,744

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,463
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		16,042
B. AVAILABLE-FOR-SALE SECURITIES.....		22,670
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		7,680
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	37,862	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	507	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		37,355
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,244
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.....		1,294
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		91,748
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		91,748

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		81,427
(1) NONINTEREST-BEARING.....	23,346	
(2) INTEREST-BEARING.....	58,081	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		416
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		111
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		81,954
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		3,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		6,263
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		469-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		9,794
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		9,794
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		91,748

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,727
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,071
B. AVAILABLE-FOR-SALE SECURITIES.....		29
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		2,559
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,228	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	31	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,197
5. ASSETS HELD IN TRADING ACCOUNTS.....		280
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		69
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		33
10. INTANGIBLE ASSETS.....		93
11. OTHER ASSETS.....		
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		12,058
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)....		12,058

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,813
(1) NONINTEREST-BEARING.....	8,535	
(2) INTEREST-BEARING.....	2,278	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		10,876
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		470
24. COMMON STOCK.....		255
25. SURPLUS.....		255
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		202
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,182
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).....		1,182
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		12,058

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,024
B. INTEREST-BEARING BALANCES.....		1,061
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		49
B. AVAILABLE-FOR-SALE SECURITIES.....		4,770
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.....	7,083	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		72
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,011
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		166
7. OTHER REAL ESTATE OWNED.....		49
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		264
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		16,394
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)....		16,394

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		14,746
(1) NONINTEREST-BEARING.....	4,113	
(2) INTEREST-BEARING.....	10,633	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		57-
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		14,689
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.....		895
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		90-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,705
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).....		1,705
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		16,394

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,346
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		3,349
B. AVAILABLE-FOR-SALE SECURITIES.....		4,089
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.....	46,715	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		545
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		46,170
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		624
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.....		7D
11. OTHER ASSETS.....		89D
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		60,53B
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)....		60,53B

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		54,119
(1) NONINTEREST-BEARING.....	2D,127	
(2) INTEREST-BEARING.....	33,992	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		1,000
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		55,465
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.....		3,594
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		21-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		5,073
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).....		5,073
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		60,53B

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,450
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		3,893
B. AVAILABLE-FOR-SALE SECURITIES.....		13,374
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.....	25,682	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	360	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		25,322
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		640
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.....		681
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		46,260
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		46,260

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		42,128
(1) NONINTEREST-BEARING.....	5,820	
(2) INTEREST-BEARING.....	36,308	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		183
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		42,311
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.....		3,067
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		318-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,949
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		3,949
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		46,260

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		6,869
B. INTEREST-BEARING BALANCES.....		192
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		6,204
B. AVAILABLE-FOR-SALE SECURITIES.....		16,440
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.....	81,851	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		690
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		81,161
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,040
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		1,946
11. OTHER ASSETS.....		1,840
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		117,692
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		117,692

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		102,339
(1) NONINTEREST-BEARING.....	33,632	
(2) INTEREST-BEARING.....	68,707	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		4,300
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		1,046
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		107,685
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		325
25. SURPLUS.....		4,625
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		5,393
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		336-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		10,007
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		10,007
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		117,692

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,633
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		10,110
B. AVAILABLE-FOR-SALE SECURITIES.....		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	31,054	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	261	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		30,793
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		5,707
7. OTHER REAL ESTATE OWNED.....		
B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		820
11. OTHER ASSETS.....		595
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		50,658
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		50,658

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		34,914
(1) NONINTEREST-BEARING.....	6,256	
(2) INTEREST-BEARING.....	28,658	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		10,382
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		457
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		45,753
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,000
25. SURPLUS.....		5,100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,195-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,905
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		4,905
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		50,658

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,248
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		9,417
B. AVAILABLE-FOR-SALE SECURITIES.....		1,286
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.....	30,444	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	433	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		30,011
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		210
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.....		488
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		47,160
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		47,160

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		44,027
(1) NONINTEREST-BEARING.....	13,260	
(2) INTEREST-BEARING.....	30,767	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		125
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		44,152
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.....		1,913
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		12-
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)...		47,160

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	60,742	
B. INTEREST-BEARING BALANCES.....	298	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	107,887	
B. AVAILABLE-FOR-SALE SECURITIES.....	9,709	
3. FED FUNDS SOLO AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....	4,800	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	498,993	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	B,866	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	490,127	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	15,023	
7. OTHER REAL ESTATE OWNED.....	1,104	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....	2,502	
11. OTHER ASSETS.....	7,600	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	699,792	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	699,792	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	584,446	
(1) NONINTEREST-BEARING.....	144,476	
(2) INTEREST-BEARING.....	439,970	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....	42,000	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	6,387	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	1,728	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	28	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	1,500	
20. OTHER LIABILITIES.....	3,003	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	639,092	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	1,000	
25. SURPLUS.....	31,108	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	28,725	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	133-	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	60,700	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	60,700	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....	699,792	

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DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,196
B. INTEREST-BEARING BALANCES.....		198
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,336
B. AVAILABLE-FOR-SALE SECURITIES.....		
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.....	11,187	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	151	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,036
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.....		195
11. OTHER ASSETS.....		134
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		16,070
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)....		16,070

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		14,410
(1) NONINTEREST-BEARING.....	4,800	
(2) INTEREST-BEARING.....	9,610	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		14,489
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		650
25. SURPLUS.....		656
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		275
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,581
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).....		1,581
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		16,070

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,744	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	56,050	
B. AVAILABLE-FOR-SALE SECURITIES.....	10,826	
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.....	87,064	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,400	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	85,664	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,668	
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.....	109	
11. OTHER ASSETS.....	4,166	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	167,227	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	167,227	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	124,676	
(1) NONINTEREST-BEARING.....	24,425	
(2) INTEREST-BEARING.....	100,251	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....	23,850	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	4,092	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	1,686	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	770	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	445	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	155,519	
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.....	8,748	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	529	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	11,708	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	11,708	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....	167,227	

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,672
B. INTEREST-BEARING BALANCES.....		500
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		42,560
B. AVAILABLE-FOR-SALE SECURITIES.....		7,569
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.....	51,034	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,762	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		49,272
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		460
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.....		2,026
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		107,359
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		107,359

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		89,982
(1) NONINTEREST-BEARING.....	15,488	
(2) INTEREST-BEARING.....	74,494	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		90,467
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.....		9,005
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		113-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		16,892
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		16,892
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		107,359

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		989
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1,762
B. AVAILABLE-FOR-SALE SECURITIES.....		
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.....	12,012	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	198	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,814
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		413
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.....		321
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		16,399
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)....		16,399

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,102
(1) NONINTEREST-BEARING.....	3,308	
(2) INTEREST-BEARING.....	11,794	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		15,184
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.....		495
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,215
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,215
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		16,399

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	994
B. INTEREST-BEARING BALANCES.....	114
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	13,062
B. AVAILABLE-FOR-SALE SECURITIES.....	500
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	1,020
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,376
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	189
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,187
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	20
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.....	651
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,548
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	28,548

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,596
(1) NONINTEREST-BEARING.....	2,820
(2) INTEREST-BEARING.....	21,776
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	297
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,893
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	50
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,255
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,655
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	3,655
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,548

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,802
B. INTEREST-BEARING BALANCES.....		6
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,419
B. AVAILABLE-FOR-SALE SECURITIES.....		6,955
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.....	50,887	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	561	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		50,326
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,994
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.....		1,917
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		69,419
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		69,419

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		63,261
(1) NONINTEREST-BEARING.....	13,757	
(2) INTEREST-BEARING.....	49,504	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		1,012
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		175
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		313
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		64,761
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,400
25. SURPLUS.....		750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,617
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		109-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,658
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		4,658
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		69,419

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OOD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,139
B. INTEREST-BEARING BALANCES.....		795
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,234
B. AVAILABLE-FOR-SALE SECURITIES.....		3,770
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,299	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	176	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,123
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		658
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.....		176
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		19,995
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		19,995

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,171
(1) NONINTEREST-BEARING.....	2,814	
(2) INTEREST-BEARING.....	15,357	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		198
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		123
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		18,492
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		236
25. SURPLUS.....		550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		731
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		14-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,503
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,503
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		19,995

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,591
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		39,071
B. AVAILABLE-FOR-SALE SECURITIES.....		12,332
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.....	44,632	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	757	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		43,875
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		3,527
7. OTHER REAL ESTATE OWNED.....		
B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		1,185
11. OTHER ASSETS.....		1,287
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		105,868
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		105,868

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		94,570
(1) NONINTEREST-BEARING.....	16,626	
(2) INTEREST-BEARING.....	77,944	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		1,627
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		541
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		96,738
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,700
25. SURPLUS.....		7,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		738
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		708-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		9,130
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		9,130
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		105,868

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,592
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,928
B. AVAILABLE-FOR-SALE SECURITIES.....		9
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.....	20,772	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	241	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,531
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,279
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.....		12
11. OTHER ASSETS.....		263
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		27,714
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		27,714

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		24,837
(1) NONINTEREST-BEARING.....	8,329	
(2) INTEREST-BEARING.....	16,508	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		25,143
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.....		1,841
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,571
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,571
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		27,714

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,921	
B. INTEREST-BEARING BALANCES.....	5	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	3,024	
B. AVAILABLE-FOR-SALE SECURITIES.....	174	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....	5,810	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	62,020	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	649	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	61,371	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	3,379	
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.....	643	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	77,327	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	77,327	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	63,603	
(1) NONINTEREST-BEARING.....	9,472	
(2) INTEREST-BEARING.....	54,131	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	2,775	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	3,000	
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.....	724	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	70,102	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	2,577	
25. SURPLUS.....	3,746	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	902	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,225	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	7,225	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	77,327	

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		10,263
B. INTEREST-BEARING BALANCES.....		21,209
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		9,523
B. AVAILABLE-FOR-SALE SECURITIES.....		14,774
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		9,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	108,398	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		1,553
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		106,845
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		4,985
7. OTHER REAL ESTATE OWNED.....		519
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		2,181
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		179,999
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		179,999

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		167,762
(1) NONINTEREST-BEARING.....	32,846	
(2) INTEREST-BEARING.....	134,916	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		200
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		995
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		168,957
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,360
25. SURPLUS.....		4,682
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		5,403
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		403-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		11,042
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		11,042
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		179,999

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,438
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		545
B. AVAILABLE-FOR-SALE SECURITIES.....		2,741
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.....	11,320	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		65
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,255
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		876
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.....		2,058
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		20,863
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		20,863

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,300
(1) NONINTEREST-BEARING.....	6,043	
(2) INTEREST-BEARING.....	12,257	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		1,134
17. MORTGAGE INDEBTEDNESS 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).....		19,587
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.....		493
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		27-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,276
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,276
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		20,863

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,214
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		5,869
B. AVAILABLE-FOR-SALE SECURITIES.....		2,275
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,735	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	150	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,585
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		142
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.....		397
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		21,832
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		21,832

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		19,267
(1) NONINTEREST-BEARING.....	3,852	
(2) INTEREST-BEARING.....	15,415	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		46
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		46
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		65
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		19,378
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.....		1,383
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		29
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,454
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,454
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		21,832

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,374
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,688
B. AVAILABLE-FOR-SALE SECURITIES.....		1,544
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.....	17,462	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		276
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		17,186
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		247
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.....		316
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		23,455
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)....		23,455

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		20,903
(1) NONINTEREST-BEARING.....	4,489	
(2) INTEREST-BEARING.....	16,414	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		445
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		155
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		159
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		21,662
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		300
24. COMMON STOCK.....		535
25. SURPLUS.....		979
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		21-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		1,793
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,793
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).....		1,793
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		23,455

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,179
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		7,084
B. AVAILABLE-FOR-SALE SECURITIES.....		40
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		420
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,627	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	83	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		8,544
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		323
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.....		154
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		17,744
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		17,744

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		16,235
(1) NONINTEREST-BEARING.....	5,470	
(2) INTEREST-BEARING.....	10,765	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		124
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		16,359
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.....		441
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,385
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,385
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		17,744

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,05D
B. INTEREST-BEARING BALANCES.....	10D
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	794
B. AVAILABLE-FOR-SALE SECURITIES.....	6,216
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	72D
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,19B
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	194
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,0D4
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	59
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
1D. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	64B
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,591
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)....	24,591

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,4B2
(1) NONINTEREST-BEARING.....	4,513
(2) INTEREST-BEARING.....	17,969
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
2D. OTHER LIABILITIES.....	192
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,674
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1DD
25. SURPLUS.....	6DD
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,322
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	105-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,917
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).....	1,917
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 2BC)...	24,591

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,769	
B. INTEREST-BEARING BALANCES.....	199	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	3,644	
B. AVAILABLE-FOR-SALE SECURITIES.....	53	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....	1,725	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	25,490	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	471	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	25,019	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	411	
7. OTHER REAL ESTATE OWNED.....	31	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....	22	
11. OTHER ASSETS.....	708	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,581	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	33,581	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	30,806	
(1) NONINTEREST-BEARING.....	6,102	
(2) INTEREST-BEARING.....	24,704	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....	31,000	
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.....	1,681	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,581	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	2,581	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,581	

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,169
B. INTEREST-BEARING BALANCES.....	92
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	10,477
B. AVAILABLE-FOR-SALE SECURITIES.....	626
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	415
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,321
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	369
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,952
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	927
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.....	480
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,138
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	32,138

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	29,380
(1) NONINTEREST-BEARING.....	7,663
(2) INTEREST-BEARING.....	21,717
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	205
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	29,585
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.....	1,254
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	12-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,553
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).....	2,553
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....	32,138

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		532
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1,704
B. AVAILABLE-FOR-SALE SECURITIES.....		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,149	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		161
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,988
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		92
7. OTHER REAL ESTATE OWNED.....		332
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		737
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		15,385
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)...		15,385

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		13,753
(1) NONINTEREST-BEARING.....	2,392	
(2) INTEREST-BEARING.....		11,361
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		314
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		14,067
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		150
25. SURPLUS.....		850
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		318
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,318
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,318
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		15,385

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		763
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		3,966
B. AVAILABLE-FOR-SALE SECURITIES.....		9,908
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.....	11,436	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	59	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		11,377
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		89
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.....		681
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		27,124
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)....		27,124

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		23,015
(1) NONINTEREST-BEARING.....	1,787	
(2) INTEREST-BEARING.....	21,228	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		345
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		23,360
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		3,235
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		271-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,764
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J).....		3,764
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		27,124

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,752	
B. INTEREST-BEARING BALANCES.....	94	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	3,457	
B. AVAILABLE-FOR-SALE SECURITIES.....	8,643	
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.....	21,482	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	35B	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		21,124
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,242
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.....		92
11. OTHER ASSETS.....		604
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		37,00B
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)....		37,00B

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		32,021
(1) NONINTEREST-BEARING.....	10,73B	
(2) INTEREST-BEARING.....	21,2B3	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		1,900
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		330
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		34,251
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		300
24. COMMON STOCK.....		2,000
25. SURPLUS.....		636
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		179-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,757
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).....		2,757
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		37,00B

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		485
B. INTEREST-BEARING BALANCES.....		102
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,868
B. AVAILABLE-FOR-SALE SECURITIES.....		5,767
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		25
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,413	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	181	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,232
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		239
7. OTHER REAL ESTATE OWNED.....		170
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES...		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		811
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		20,699
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		20,699

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,804
(1) NONINTEREST-BEARING.....	555	
(2) INTEREST-BEARING.....	18,249	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		91
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		18,895
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.....		1,028
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		124-
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)...		20,699

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DOO OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,461
B. INTEREST-BEARING BALANCES.....		18
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		4,648
B. AVAILABLE-FOR-SALE SECURITIES.....		2,073
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.....	27,344	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	374	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		26,970
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,150
7. OTHER REAL ESTATE OWNED.....		2,114
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,147
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		42,581
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		601
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		43,182

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		39,979
(1) NONINTEREST-BEARING.....	11,801	
(2) INTEREST-BEARING.....	28,178	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		40,066
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.....		1,014
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		49-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,515
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		601
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		3,116
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		43,182

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	479	
B. INTEREST-BEARING BALANCES.....		4,273
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	1,076	
B. AVAILABLE-FOR-SALE SECURITIES.....		8,163
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.....	17,029	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	136	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		16,893
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		280
7. OTHER REAL ESTATE OWNED.....		62
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,543
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		32,769
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)....		32,769

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		29,066
(1) NONINTEREST-BEARING.....	4,493	
(2) INTEREST-BEARING.....	24,573	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		556
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		29,622
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.....	2,716	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	269-	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,147	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J).....	3,147	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		32,769

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DOD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	588
B. INTEREST-BEARING BALANCES.....	876
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	726
B. AVAILABLE-FOR-SALE SECURITIES.....	2,106
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.....	21,314
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	355
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20,959
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,556
7. OTHER REAL ESTATE OWNED.....	
B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	846
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,657
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	27,657

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,858
(1) NONINTEREST-BEARING.....	6,733
(2) INTEREST-BEARING.....	18,125
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	200
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	190
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,248
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	824
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,120
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	35-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,409
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	2,409
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....	27,657

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DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,319
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		5,636
B. AVAILABLE-FOR-SALE SECURITIES.....		490
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		25D
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	18,092	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	353	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		17,739
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,172
7. OTHER REAL ESTATE OWNED.....		169
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		194
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		27,969
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)....		27,969

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		25,D14
(1) NONINTEREST-BEARING.....	8,D78	
(2) INTEREST-BEARING.....	16,936	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		159
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		25,173
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,DDD
25. SURPLUS.....		1,455
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		351
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		1D-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,796
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).....		2,796
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		27,969

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,037
B. INTEREST-BEARING BALANCES.....		200
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1,938
B. AVAILABLE-FOR-SALE SECURITIES.....		8,830
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.....	18,164	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	572	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		17,592
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		418
7. OTHER REAL ESTATE OWNED.....		18
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		6
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		199
11. OTHER ASSETS.....		841
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		35,079
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		35,079

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		31,517
(1) NONINTEREST-BEARING.....	4,048	
(2) INTEREST-BEARING.....	27,469	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		204
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		31,721
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		110
25. SURPLUS.....		3,290
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		63
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		105-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,358
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).....		3,358
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		35,079

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,756
B. INTEREST-BEARING BALANCES.....	42
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	21,404
B. AVAILABLE-FOR-SALE SECURITIES.....	7,972
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	1,875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	39,282
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	712
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	38,570
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	430
7. OTHER REAL ESTATE OWNED.....	131
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,008
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	76,188
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	37
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)....	76,225

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	70,977
(1) NONINTEREST-BEARING.....	7,905
(2) INTEREST-BEARING.....	63,072
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	224
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	71,201
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	440
25. SURPLUS.....	3,240
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,455
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	148-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,987
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	37
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J).....	5,024
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	76,225

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DOD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,260
B. INTEREST-BEARING BALANCES.....		23
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		11,883
B. AVAILABLE-FOR-SALE SECURITIES.....		1,867
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.....	9,656	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	128	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,528
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		334
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.....		400
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		25,295
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		25,295

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		21,723
(1) NONINTEREST-BEARING.....	5,218	
(2) INTEREST-BEARING.....	16,505	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		350
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		805
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		406
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		23,284
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.....		557
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		58-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,011
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,011
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		25,295

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		566
B. INTEREST-BEARING BALANCES.....		598
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,401
B. AVAILABLE-FOR-SALE SECURITIES.....		541
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.....	7,230	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	77	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,153
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		540
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.....		133
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,932
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		11,932

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,721
(1) NONINTEREST-BEARING.....	2,079	
(2) INTEREST-BEARING.....	8,642	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		260
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		107
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		11,088
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		220
25. SURPLUS.....		440
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		187
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		3-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		844
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		844
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		11,932

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		6,168
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		37,929
B. AVAILABLE-FOR-SALE SECURITIES.....		5,142
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		5,183
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	85,226	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	894	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		84,332
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		B, DBO
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.....		1,420
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		148,254
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		148,254

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		138,530
(1) NONINTEREST-BEARING.....	37,117	
(2) INTEREST-BEARING.....	101,413	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		601
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		139,131
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		2,010
25. SURPLUS.....		2,015
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		5,023
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		75
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		9,123
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		9,123
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		148,254

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,171
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		3,476
B. AVAILABLE-FOR-SALE SECURITIES.....		208
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.....	19,254	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	323	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		18,931
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,145
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		183
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		26,114
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		26,114

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,939
(1) NONINTEREST-BEARING.....	5,566	
(2) INTEREST-BEARING.....	13,373	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		1,500
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		3,885
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		24,662
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.....		48-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,452
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,452
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		26,114

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		6,756
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		15,460
B. AVAILABLE-FOR-SALE SECURITIES.....		3,542
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.....	B9,467	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	B3B	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		BB,629
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		6,393
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.....		1,377
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		122,599
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)....		122,599

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		105,382
(1) NONINTEREST-BEARING.....	24,023	
(2) INTEREST-BEARING.....	B1,359	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		B,974
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		288
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		114,644
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,410
25. SURPLUS.....		2,025
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		4,471
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		49
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		7,955
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).....		7,955
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		122,599

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,868
B. INTEREST-BEARING BALANCES.....		1,383
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		5,329
B. AVAILABLE-FOR-SALE SECURITIES.....		116
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.....	39,073	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		380
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		38,693
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,344
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.....		387
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		55,320
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		55,320

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		50,726
(1) NONINTEREST-BEARING.....	12,932	
(2) INTEREST-BEARING.....		37,794
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		265
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		50,991
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.....		3,429
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,329
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).....		4,329
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		55,320

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,155
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	
B. AVAILABLE-FOR-SALE SECURITIES.....	3,069
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.....	27,101
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	305
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	26,796
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,926
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.....	924
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	35,670
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	35,670

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,718
(1) NONINTEREST-BEARING.....	8,739
(2) INTEREST-BEARING.....	23,979
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS 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).....	32,926
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	1,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,282
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	38-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,744
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	2,744
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....	35,670

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,351
B. INTEREST-BEARING BALANCES.....		397
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		8,434
B. AVAILABLE-FOR-SALE SECURITIES.....		2,931
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	30,806	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	223	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		30,583
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,383
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		210
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		609
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		47,223
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)....		47,223

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		43,438
(1) NONINTEREST-BEARING.....	10,304	
(2) INTEREST-BEARING.....	33,134	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		396
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		133
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		43,967
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.....		2,697
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		91-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,256
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J).....		3,256
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		47,223

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,777
B. INTEREST-BEARING BALANCES.....		411
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		17,963
B. AVAILABLE-FOR-SALE SECURITIES.....		11,877
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	40,790	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		844
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		39,946
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,025
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		210
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		986
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		77,545
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		77,545

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		70,354
(1) NONINTEREST-BEARING.....	14,483	
(2) INTEREST-BEARING.....	55,871	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		460
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		70,814
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		950
24. COMMON STOCK.....		1,600
25. SURPLUS.....		2,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,079
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		98-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		6,731
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		6,731
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		77,545

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		744
B. INTEREST-BEARING BALANCES.....		28
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1,160
B. AVAILABLE-FOR-SALE SECURITIES.....		2,688
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.....	B,437	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		80
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		B,357
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		152
7. OTHER REAL ESTATE OWNED.....		31
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		257
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,417
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)....		13,417

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		11,961
(1) NONINTEREST-BEARING.....		1,947
(2) INTEREST-BEARING.....		10,014
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		65
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		186
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,212
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.....		923
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		68-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,205
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,205
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		13,417

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		594
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,180
B. AVAILABLE-FOR-SALE SECURITIES.....		599
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.....	5,198	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	119	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,079
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		119
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.....		234
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		9,505
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		9,505

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		8,124
(1) NONINTEREST-BEARING.....	737	
(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. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		117
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		8,241
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.....		709
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		5-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,264
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,264
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		9,505

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,916	
B. INTEREST-BEARING BALANCES.....	3,600	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	28,613	
B. AVAILABLE-FOR-SALE SECURITIES.....	1,288	
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.....	24,326	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	322	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	24,004	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	265	
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.....	1,193	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	61,879	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	61,879	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	55,169	
(1) NONINTEREST-BEARING.....	14,243	
(2) INTEREST-BEARING.....	40,926	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	227	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	55,396	
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.....	4,973	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	70-	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,483	
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).....	6,483	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	61,879	

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,084
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		3,948
B. AVAILABLE-FOR-SALE SECURITIES.....		897
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		1,040
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,252	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	90	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,162
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		718
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.....		252
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		22,201
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		22,201

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		18,818
(1) NONINTEREST-BEARING.....	1,797	
(2) INTEREST-BEARING.....	17,021	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		1,530
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		158
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		20,506
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.....		441
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		17-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,695
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,695
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		22,201

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,813
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	11,890
B. AVAILABLE-FOR-SALE SECURITIES.....	935
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.....	12,871
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	247
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,624
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,069
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.....	521
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,452
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)....	31,452

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	28,894
(1) NONINTEREST-BEARING.....	7,773
(2) INTEREST-BEARING.....	21,121
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS 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).....	28,965
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.....	1,597
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	43-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,487
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).....	2,487
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,452

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		910
B. INTEREST-BEARING BALANCES.....		300
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		716
B. AVAILABLE-FOR-SALE SECURITIES.....		2,966
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.....	12,432	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	196	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		12,236
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		504
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.....		72
11. OTHER ASSETS.....		208
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		18,628
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)....		18,628

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		16,835
(1) NONINTEREST-BEARING.....	2,682	
(2) INTEREST-BEARING.....	14,153	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		162
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		16,997
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		400
24. COMMON STOCK.....		687
25. SURPLUS.....		550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		6-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,631
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,631
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		18,628

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		65B
B. INTEREST-BEARING BALANCES.....		101
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		
B. AVAILABLE-FOR-SALE SECURITIES.....		1,650
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.....	7,266	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	164	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,102
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		142
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.....		5B1
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		10,734
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)....		10,734

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,892
(1) NONINTEREST-BEARING.....	1,941	
(2) INTEREST-BEARING.....	7,951	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		103
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		9,995
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		250
25. SURPLUS.....		1B5
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		43B
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		134-
26. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		739
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).....		739
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 26C)...		10,734

DECEMBER 31, 1994

DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,272
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		15,875
B. AVAILABLE-FOR-SALE SECURITIES.....		4,913
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.....	16,033	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	241	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		15,792
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		246
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.....		662
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		39,160
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		39,160

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		34,417
(1) NONINTEREST-BEARING.....	8,261	
(2) INTEREST-BEARING.....	26,156	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		279
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		34,696
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		226
25. SURPLUS.....		1,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		2,780
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		42-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,464
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		4,464
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		39,160

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		956
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,503
B. AVAILABLE-FOR-SALE SECURITIES.....		2,537
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.....	9,860	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	216	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,644
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		880
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.....		265
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		16,785
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		16,785

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,068
(1) NONINTEREST-BEARING.....	2,603	
(2) INTEREST-BEARING.....	12,465	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		485
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		140
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		15,693
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.....		752
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		60-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,092
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,092
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		16,785

DECEMBER 31, 1994

DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		75D
B. INTEREST-BEARING BALANCES.....		198
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,152
B. AVAILABLE-FOR-SALE SECURITIES.....		967
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		2DD
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,654	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	135	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		13,519
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		193
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.....		199
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		18,178
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		18,178

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		16,272
(1) NONINTEREST-BEARING.....	1,817	
(2) INTEREST-BEARING.....	14,910	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		64
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		16,791
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		2DD
25. SURPLUS.....		300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		924
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		37-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,387
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,387
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		18,178

DECEMBER 31, 1994

DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,687
B. INTEREST-BEARING BALANCES.....		4
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		3,005
B. AVAILABLE-FOR-SALE SECURITIES.....		25
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		2,450
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	22,773	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	170	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		22,603
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		510
7. OTHER REAL ESTATE OWNED.....		106
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		2
11. OTHER ASSETS.....		398
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		30,790
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		30,790

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		28,327
(1) NONINTEREST-BEARING.....	9,293	
(2) INTEREST-BEARING.....	19,034	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		305
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		28,632
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		675
25. SURPLUS.....		400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,083
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,158
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		2,158
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		30,790

DECEMBER 31, 1994

DOD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		4,741
8. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1,275
B. AVAILABLE-FOR-SALE SECURITIES.....		204
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		8,760
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	37,118	
8. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	557	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		36,561
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		7,845
7. OTHER REAL ESTATE OWNED.....		110
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		631
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		60,127
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		60,127

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		53,211
(1) NONINTEREST-BEARING.....	18,545	
(2) INTEREST-BEARING.....	34,666	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
8. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
8. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
8. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		288
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		53,499
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		500
25. SURPLUS.....		4,624
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,504
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		6,628
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		6,628
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		60,127

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		601
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1,189
B. AVAILABLE-FOR-SALE SECURITIES.....		31
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.....	B,95B	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	14B	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		B,810
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		391
7. OTHER REAL ESTATE OWNED.....		54
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).....		12,767
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)....		12,767

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		11,452
(1) NONINTEREST-BEARING.....	3,640	
(2) INTEREST-BEARING.....	7,812	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		B7
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		58
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		11,597
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.....		712
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,170
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,170
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		12,767

DECEMBER 31, 1994

DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,241
B. INTEREST-BEARING BALANCES.....		199
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		5,163
B. AVAILABLE-FOR-SALE SECURITIES.....		2,673
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.....	6,274	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	246	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		6,028
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		321
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.....		254
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		17,383
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		17,383

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,459
(1) NONINTEREST-BEARING.....	2,584	
(2) INTEREST-BEARING.....	12,875	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
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).....		15,526
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		302
25. SURPLUS.....		370
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,199
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		14-
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)...		17,383

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	13,262	
B. INTEREST-BEARING BALANCES.....	17	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	11,717	
B. AVAILABLE-FOR-SALE SECURITIES.....	35,487	
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.....	134,400	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,300	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		133,100
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	7,351	
7. OTHER REAL ESTATE OWNED.....	684	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		86
11. OTHER ASSETS.....		3,995
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	205,699	
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)....		205,699

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		186,024
(1) NONINTEREST-BEARING.....	38,218	
(2) INTEREST-BEARING.....	147,806	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		7,240
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		1,021
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		194,285
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,125
25. SURPLUS.....		5,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		5,467
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		67B-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		11,414
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).....		11,414
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		205,699

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	12,982	
B. INTEREST-BEARING BALANCES.....	51	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	72,700	
B. AVAILABLE-FOR-SALE SECURITIES.....	2,896	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....	3,825	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	153,006	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,683	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	151,323	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4,795	
7. OTHER REAL ESTATE OWNED.....	1,758	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....	72	
11. OTHER ASSETS.....	2,464	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	252,866	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	252,866	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	234,878	
(1) NONINTEREST-BEARING.....	44,169	
(2) INTEREST-BEARING.....	190,709	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	936	
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	223	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	813	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	236,850	
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.....	10,528	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	12-	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	16,016	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	16,016	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	252,866	

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		723
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		3,449
B. AVAILABLE-FOR-SALE SECURITIES.....		44
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.....	3,710	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		49
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,661
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		435
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.....		593
11. OTHER ASSETS.....		119
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		9,024
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)...		9,024

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,162
(1) NONINTEREST-BEARING.....		1,868
(2) INTEREST-BEARING.....		5,294
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		300
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		108
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		7,570
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		351
25. SURPLUS.....		1,204
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		101-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,454
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,454
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		9,024

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		824
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		3,381
B. AVAILABLE-FOR-SALE SECURITIES.....		71
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.....	5,689	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		127
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,562
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		364
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.....		185
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		10,452
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		10,452

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		8,894
(1) NONINTEREST-BEARING.....	1,751	
(2) INTEREST-BEARING.....		7,143
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		745
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		43
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		9,682
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		734
25. SURPLUS.....		16
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		20
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		770
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		770
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		10,452

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		801
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		4,973
B. AVAILABLE-FOR-SALE SECURITIES.....		740
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,009	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		80
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,929
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		423
7. OTHER REAL ESTATE OWNED.....		338
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		152
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		12,706
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)....		12,706

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		11,633
(1) NONINTEREST-BEARING.....		1,922
(2) INTEREST-BEARING.....		9,711
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		11,666
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		190
24. COMMON STOCK.....		510
25. SURPLUS.....		347
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		7-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,040
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).....		1,040
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		12,706

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		239
B. INTEREST-BEARING BALANCES.....		3,041
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,308
B. AVAILABLE-FOR-SALE SECURITIES.....		1,376
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.....	5,342	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	114	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,228
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		75
7. OTHER REAL ESTATE OWNED.....		105
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		926
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,298
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)....		13,298

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		11,315
(1) NONINTEREST-BEARING.....	939	
(2) INTEREST-BEARING.....	10,376	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		382
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		11,697
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		200
24. COMMON STOCK.....		470
25. SURPLUS.....		946
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		15-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,601
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).....		1,601
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		13,298

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,448
B. INTEREST-BEARING BALANCES.....		6
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		1,052
B. AVAILABLE-FOR-SALE SECURITIES.....		4,133
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		2,962
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	32,007	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		342
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		31,665
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,843
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.....		1,662
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		46,771
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		46,771

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		42,891
(1) NONINTEREST-BEARING.....	10,856	
(2) INTEREST-BEARING.....		32,035
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		321
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		244
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		43,456
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.....		2,563
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		8-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,315
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		3,315
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		46,771

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,970
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	17,060
B. AVAILABLE-FOR-SALE SECURITIES.....	6,938
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.....	16,344
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	37B
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,966
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	172
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.....	1,027
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	44,733
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	44,733

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	39,442
(1) NONINTEREST-BEARING.....	4,176
(2) INTEREST-BEARING.....	35,266
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	331
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	39,773
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.....	3,936
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	176-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,960
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	4,960
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	44,733

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OOD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,892
8. INTEREST-BEARING BALANCES.....		65
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		22,424
B. AVAILABLE-FOR-SALE SECURITIES.....		4,459
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		6,125
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	19,933	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	262	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		19,671
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,662
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.....		783
11. OTHER ASSETS.....		536
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		58,617
8. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		58,617

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		52,448
(1) NONINTEREST-BEARING.....	8,756	
(2) INTEREST-BEARING.....	43,692	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		445
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		203
8. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		298
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		53,394
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		377
25. SURPLUS.....		4,868
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		57
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		79
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		5,223
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).....		5,223
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		58,617

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,985
B. INTEREST-BEARING BALANCES.....	12
2. SECURITIES:	
A. HELD-TO-MATURITY SECURITIES.....	6,963
B. AVAILABLE-FOR-SALE SECURITIES.....	5,375
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	1,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	54,569
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	605
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	53,964
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,155
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.....	854
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	75,108
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	75,108

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	66,470
(1) NONINTEREST-BEARING.....	15,173
(2) INTEREST-BEARING.....	51,297
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	2,000
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	315
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	68,785
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.....	4,787
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	16-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,323
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	6,323
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	75,108

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,303	
B. INTEREST-BEARING BALANCES.....	1,947	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	20	
B. AVAILABLE-FOR-SALE SECURITIES.....	26	
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.....	9,956	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	168	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	9,788	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,889	
7. OTHER REAL ESTATE OWNED.....	193	
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).....	15,630	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	15,630	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	13,503	
(1) NONINTEREST-BEARING.....	5,806	
(2) INTEREST-BEARING.....	7,697	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	66B	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,171	
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.....	859	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,459	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	1,459	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....	15,630	

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,742
B. INTEREST-BEARING BALANCES.....		96
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		5,771
B. AVAILABLE-FOR-SALE SECURITIES.....		14,767
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		5,855
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	24,057	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	414	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		23,643
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,050
7. OTHER REAL ESTATE OWNED.....		1,122
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		688
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		56,734
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		56,734

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		51,966
(1) NONINTEREST-BEARING.....	18,001	
(2) INTEREST-BEARING.....	33,965	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		205
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		124
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		52,295
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.....		2,582
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		143
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		4,439
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		4,439
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		56,734

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		5,945
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		21,636
B. AVAILABLE-FOR-SALE SECURITIES.....		4,025
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.....	110,235	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,106	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		109,129
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,972
7. OTHER REAL ESTATE OWNED.....		298
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		1,602
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		144,607
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		144,607

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		128,162
(1) NONINTEREST-BEARING.....	36,611	
(2) INTEREST-BEARING.....	91,551	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		5,070
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		552
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		134,050
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,925
25. SURPLUS.....		2,215
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		6,362
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		55
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		10,557
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		10,557
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		144,607

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		6,838
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		21,28D
B. AVAILABLE-FOR-SALE SECURITIES.....		7,268
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		11,5B2
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	32,006	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	361	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		31,645
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,717
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.....		
11. OTHER ASSETS.....		1,965
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		B2,31B
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)....		B2,31B

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		75,14D
(1) NONINTEREST-BEARING.....	22,503	
(2) INTEREST-BEARING.....	52,637	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		75,348
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		784
25. SURPLUS.....		4,6B2
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,448
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		56
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		6,97D
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).....		6,970
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		82,31B

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		298
B. INTEREST-BEARING BALANCES.....		396
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		771
B. AVAILABLE-FOR-SALE SECURITIES.....		2,206
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		1,375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,150	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....		61
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		5,089
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		102
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.....		219
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		10,526
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		10,526

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		9,546
(1) NONINTEREST-BEARING.....	2,509	
(2) INTEREST-BEARING.....	7,037	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		9,628
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.....		374
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		101-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		898
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		898
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		10,526

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000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,368
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		2,640
B. AVAILABLE-FOR-SALE SECURITIES.....		2,211
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		750
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,449	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	248	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		13,201
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		244
7. OTHER REAL ESTATE OWNED.....		160
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		524
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		21,098
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		300
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		21,398

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		19,290
(1) NONINTEREST-BEARING.....	2,566	
(2) INTEREST-BEARING.....	16,724	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		112
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		19,402
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.....		563
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		17-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,696
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		300
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		1,996
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		21,398

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DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,154
B. INTEREST-BEARING BALANCES.....		1DD
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		5,863
B. AVAILABLE-FOR-SALE SECURITIES.....		49
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		1,65D
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,575	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	174	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		13,4D1
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		529
7. OTHER REAL ESTATE OWNED.....		7D
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		1
11. OTHER ASSETS.....		2B7
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,104
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)....		24,1D4

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		22,291
(1) NONINTEREST-BEARING.....	5,754	
(2) INTEREST-BEARING.....	16,537	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		120
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 2D).....		22,411
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		2BB
25. SURPLUS.....		435
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		970
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,693
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).....		1,693
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		24,1D4

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,981	
B. INTEREST-BEARING BALANCES.....	69	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	388	
B. AVAILABLE-FOR-SALE SECURITIES.....	10,893	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....	2,175	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	23,440	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	241	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	23,199	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	658	
7. OTHER REAL ESTATE OWNED.....	253	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	538	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	41,154	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	41,154	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	37,380	
(1) NONINTEREST-BEARING.....	11,890	
(2) INTEREST-BEARING.....	25,490	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	192	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	37,572	
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.....	1,709	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	127-	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,582	
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).....	3,582	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	41,154	

DECEMBER 31, 1994

DOO OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,448
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		18,79D
B. AVAILABLE-FOR-SALE SECURITIES.....		4,453
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		357
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	25,249	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	917	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		24,332
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		2,272
7. OTHER REAL ESTATE OWNED.....		469
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		82D
11. OTHER ASSETS.....		532
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		55,473
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		55,473

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		49,838
(1) NONINTEREST-BEARING.....	13,799	
(2) INTEREST-BEARING.....	36,D39	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		75
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		5D7
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5D,42D
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		2,DDD
25. SURPLUS.....		2,52D
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		587
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		54-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		5,053
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		5,053
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		55,473

DECEMBER 31, 1994

DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		773
B. INTEREST-BEARING BALANCES.....		7
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		10,351
B. AVAILABLE-FOR-SALE SECURITIES.....		1,316
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.....	2D,DD4	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	666	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		19,338
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		156
7. OTHER REAL ESTATE OWNED.....		51
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		792
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		32,784
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)....		32,784

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		23,927
(1) NONINTEREST-BEARING.....	2,533	
(2) INTEREST-BEARING.....	21,394	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		1,200
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		323
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		25,450
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		110
24. COMMON STOCK.....		2,090
25. SURPLUS.....		5,147
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		13-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		7,334
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).....		7,334
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		32,784

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,096
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		17,189
B. AVAILABLE-FOR-SALE SECURITIES.....		3,648
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		1,590
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	18,566	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	370	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		18,196
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		1,002
7. OTHER REAL ESTATE OWNED.....		197
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		410
11. OTHER ASSETS.....		764
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		45,192
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)....		45,192

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		40,835
(1) NONINTEREST-BEARING.....	7,789	
(2) INTEREST-BEARING.....	33,046	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		332
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		41,246
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		3,760
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		63
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		177-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,946
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J).....		3,946
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		45,192

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,726
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		6,593
B. AVAILABLE-FOR-SALE SECURITIES.....		9,362
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.....	14,708	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	232	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,476
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		914
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.....		579
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		34,650
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		34,650

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		31,107
(1) NONINTEREST-BEARING.....	6,406	
(2) INTEREST-BEARING.....	24,701	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		180
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		31,287
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		1,200
25. SURPLUS.....		1,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		867
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		204-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		3,363
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		3,363
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		34,650

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	687	
B. INTEREST-BEARING BALANCES.....	494	
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	2,201	
B. AVAILABLE-FOR-SALE SECURITIES.....	189	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....	1,030	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,565	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	118	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	9,447	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	30	
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.....	581	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,659	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	14,659	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	13,146	
(1) NONINTEREST-BEARING.....	2,295	
(2) INTEREST-BEARING.....	10,851	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	202	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,348	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	250	
25. SURPLUS.....	546	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	520	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	5-	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,311	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	1,311	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....	14,659	

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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	6 BANKS 12-31-94	% TO TOTAL	6 BANKS 12-31-93	INCREASE (+) DECREASE (-)	% CHANGE
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:					
1.A. NONINTEREST-BEARING	14,514	4.1%	13,365	1,149	8.6%
1.B. INTEREST-BEARING	7,957				
	6,557				
2. SECURITIES:	44,766	12.5%	24,402	20,364	83.5%
2.A. HELD-TO-MATURITY SECURITIES	38,391				
2.B. AVAILABLE-FOR-SALE SECURITIES	6,375				
3.A. FEDERAL FUNDS SOLD	24,810	7.0%	32,525	(7,715)	-23.7%
3.B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	0				
4. LOANS AND LEASE FINANCING RECEIVABLES:					
4.A. TOTAL LOANS AND LEASES	271,086	76.0%	256,901	14,185	5.5%
4.B. LESS ALLOWANCE FOR LOAN LEASE LOSSES	(7,038)		7035	(3)	
4.C. LESS ALLOCATED TRANSFER RISK RESERVE	(0)		(0)		
4.D. NET LOANS AND LEASES	264,048	74.0%	249,866	14,182	5.7%
5. ASSETS HELD IN TRADING ACCOUNTS	0		0		
6. PREMISES AND FIXED ASSETS	543	0.2%	532	11	2.1%
7. OTHER REAL ESTATE OWNED	0	0.0%	713	(713)	100.0%
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	0		0		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	0		0		
10. INTANGIBLE ASSETS	2,631	0.7%	3,023	(392)	-13.0%
11. OTHER ASSETS	5,326	1.5%	6,476	(1,150)	-17.8%
12. TOTAL ASSETS (SUM OF ITEMS 1 THRU 11)	356,809	100.0%	330,902	25,907	7.8%
LIABILITIES					
13. DEPOSITS: DOMESTIC OFFICES	274,117	76.8	264,254	9,863	3.7%
NONINTEREST BEARING	747		810		
INTEREST BEARING	273,370		263,444		
14.A. FEDERAL FUNDS PURCHASED	0		0		
14.B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	0		0		
15.A. DEMAND NOTES ISSUED TO U.S. TREASURY	0		0		
15.B. TRADING LIABILITIES	0		0		
16. OTHER BORROWED MONEY:	19,824	5.6%	10,701	9,123	85.3%
16.A. WITH ORIG MATURITY ONE YEAR OR LESS	498				
16.B. WITH ORIG MATURITY/MORE THAN 1 YEAR	19,326				
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	0		0		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	0		0		
19. NOTES AND DEBENTURES	0		0		
20. OTHER LIABILITIES	6,446	1.8%	5,629	817	14.5%
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THRU 20)	300,387	84.2%	280,584	19,803	7.1%
22. LIMITED LIFE PREFERRED STOCK	0		0	0	
EQUITY CAPITAL					
23. PERPETUAL PREFERRED STOCK	0		0		
24. COMMON STOCK	5,456	1.5%	5,456	0	0.0%
25. SURPLUS	33,338	9.3%	33,298	40	0.1%
26.A. UNDIVIDED PROFITS/CAPITAL RESERVES	17,872	5.0%	11,590	6,282	54.2%
26.B. LESS: NET UNREALIZED MKT EQUITY SEC	(244)	0.1%	(26)	218	838.5%
28.A. TOTAL EQUITY CAPITAL	56,422	15.8%	50,318	6,104	12.1%
28.B. LOSSES DEFERRED	0		0		
29. TOTAL LIABILITIES AND EQUITY CAPITAL	356,809	100.0%	330,902	25,907	7.8%

NOTE: Change in format due to revision to reflect Call Report format in likeness.

DECEMBER 31, 1994

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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:	
A. HELD-TO-MATURITY SECURITIES.....	
B. AVAILABLE-FOR-SALE SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	15D
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,32D
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	151
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,169
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	46
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.....	92
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,586
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....	5,586

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,625
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	3,625
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
B. TRADING LIABILITIES.....	
16. OTHER BORROWED MONEY:	
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....	49B
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....	
17. MORTGAGE INDEBTEDNESS 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).....	4,176
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1DD
25. SURPLUS.....	40D
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	910
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,410
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	1,41D
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,586

DECEMBER 31, 1994

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,921	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....	32,131	
B. AVAILABLE-FOR-SALE SECURITIES.....		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....	23,990	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	112,251	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,920	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	110,331	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	344	
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.....	2,631	
11. OTHER ASSETS.....	1,775	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	175,123	
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)....	175,123	

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	157,883	
(1) NONINTEREST-BEARING.....	688	
(2) INTEREST-BEARING.....	157,195	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	737	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	158,620	
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	385	
25. SURPLUS.....	13,766	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,352	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	16,503	
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).....	16,503	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	175,123	

DECEMBER 31, 1994

DDD OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		123
B. INTEREST-BEARING BALANCES.....		39
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		696
B. AVAILABLE-FOR-SALE SECURITIES.....		460
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD.....		570
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	1,013	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	62	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		951
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		32
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.....		26
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		2,897
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		2,897

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		2,685
(1) NONINTEREST-BEARING.....	2	
(2) INTEREST-BEARING.....	2,683	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		16
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		2,701
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		1,339
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,303-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		40-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		196
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		196
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 2BC)...		2,897

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		144
B. INTEREST-BEARING BALANCES.....		91
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		4,623
B. AVAILABLE-FOR-SALE 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.....	1,407	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	16	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		1,391
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		41
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.....		103
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		6,493
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)....		6,493

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,92B
(1) NONINTEREST-BEARING.....		
(2) INTEREST-BEARING.....	5,92B	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		45
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		5,973
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		210
25. SURPLUS.....		190
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		120
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		520
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).....		520
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		6,493

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,497
B. INTEREST-BEARING BALANCES.....		6,418
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		
B. AVAILABLE-FOR-SALE SECURITIES.....		4,387
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.....	148,031	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	4,739	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		143,292
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		80
7. OTHER REAL ESTATE OWNED.....		171
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		3,159
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		159,004
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)....		159,004

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		97,997
(1) NONINTEREST-BEARING.....	57	
(2) INTEREST-BEARING.....	97,940	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		19,326
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		5,543
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		122,866
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.....		14,486
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		152-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		36,138
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....		36,138
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		159,004

DECEMBER 31, 1994

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		143
B. INTEREST-BEARING BALANCES.....		9
2. SECURITIES:		
A. HELD-TO-MATURITY SECURITIES.....		941
B. AVAILABLE-FOR-SALE SECURITIES.....		1,528
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.....	5,064	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	150	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,914
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.....		171
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,706
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)....		7,706

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		5,999
(1) NONINTEREST-BEARING.....		
(2) INTEREST-BEARING.....	5,999	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. A. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
B. TRADING LIABILITIES.....		
16. OTHER BORROWED MONEY:		
A. WITH ORIGINAL MATURITY OF ONE YEAR OR LESS.....		
B. WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR.....		
17. MORTGAGE INDEBTEDNESS 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).....		6,051
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.....		1,307
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		52-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,655
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).....		1,655
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)....		7,706

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TRUST COMPANY ACTIVITIES

<u>Trust Company Name/Location</u>	<u>Date of Activity</u>
Summit Trust Company Arapahoe County Englewood <u>State Banking Board took Possession:</u>	04-21-94
Trust Company of America Boulder County Boulder <u>Name Change:</u> TCA of Boulder, Inc.	12-05-94
Gemisys Trust Company Jefferson County Lakewood <u>Location Change:</u> Arapahoe County Englewood <u>Name Change:</u> Trust Company of America	12-12-94 12-21-94

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 12-31-94	% TO TOTAL	10 TRUSTS 12-31-93	INCREASE (+) DECREASE (-)	% CHANGE
CASH & BALANCES DUE FROM BANKS	43,936	2.7%	13,544	30,392	224.4%
TOTAL SECURITIES	1,547,298	93.4%	1,309,623	237,675	18.1%
FEEES REC'D, EXPENSES, FIXED/OTHER ASSETS	64,529	3.9%	41,864	22,665	54.1%
TOTAL ASSETS	1,655,763	100.0%	1,365,031	290,732	21.3%
LIABILITIES					
DEPOSITS	1,449,069	87.5%	1,207,203	241,866	20.0%
ACCOUNTS PAYABLE	2,634	0.2	512	2,122	414.5%
ACCRUED EXPENSES	0	0.0%	0	0	0.0%
NOTES PAYABLE, CAP. LSE, OTHER LIAB	97,354	5.9%	65,759	31,595	48.0%
TOTAL LIABILITIES	1,549,057	93.6%	1,273,474	275,583	21.6%
CAPITAL					
COMMON STOCK	1,985	0.1%	2,435	(450)	(18.5%)
PERPETUAL PREFERRED STOCK	7,050	0.4%	8,075	(1,025)	(12.7%)
ADD'TL PAID IN CAP., RET EARN	97,671	5.9%	81,047	16,624	20.5%
SUBTOTAL	106,706	6.4%	91,557	15,149	16.5%
TOTAL CAPITAL	106,706	6.4%	91,557	15,149	16.5%
TOTAL LIABILITIES & CAPITAL	1,655,763	100.0%	1,365,031	290,732	21.3%
TOTAL TRUST ASSETS	28,679,406	--	25,180,611	3,498,795	13.9%
NUMBER OF TRUST ACCOUNTS (ACTUAL)	819,830	--	746,156	73,674	9.9%
TRUST ACCOUNT AVERAGE (000'S INCLUDED)	34,982	--	33,747	--	3.7%

FIRST TRUST CORPORATION
DENVER, COLORADO

001

December 31, 1994

000 Omitted

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	42,379
2. SECURITIES	803,824
3. FEE RECEIVABLES (NET OF ALLOWANCE)	0
4. PREPAID EXPENSES	0
5. PREMISES AND FIXED ASSETS	3,217
6. OTHER ASSETS	28,309
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	877,729

LIABILITIES

8. DEPOSITS	758,336
9. ACCOUNTS PAYABLE	0
10. ACCRUED EXPENSES	0
11. NOTES PAYABLE AND OTHER DEBT	0
12. CAPITAL LEASE OBLIGATIONS	0
13. OTHER LIABILITIES	65,513
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	823,849

EQUITY CAPITAL

15. PERPETUAL PREFERRED STOCK	0
16. COMMON STOCK	202
17. SURPLUS	20,367
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	33,311
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	53,880
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	877,729

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	12,560,000
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	265,501

INVESCO TRUST COMPANY
DENVER, COLORADO

003

December 31, 1994

000 Omitted

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	0
2. SECURITIES	10856
3. FEE RECEIVABLES (NET OF ALLOWANCE)	79
4. PREPAID EXPENSES	10
5. PREMISES AND FIXED ASSETS	0
6. OTHER ASSETS	970
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	11,915

LIABILITIES

8. DEPOSITS	0
9. ACCOUNTS PAYABLE	2,280
10. ACCRUED EXPENSES	0
11. NOTES PAYABLE AND OTHER DEBT	0
12. CAPITAL LEASE OBLIGATIONS	0
13. OTHER LIABILITIES	833
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	3113

EQUITY CAPITAL

15. PERPETUAL PREFERRED STOCK	0
16. COMMON STOCK	250
17. SURPLUS	371
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	8901
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	9522
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	12,635

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	3,921,029
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	253,410

INVESTMENT TRUST COMPANY
DENVER, COLORADO

008

December 31, 1994

000 Omitted

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	325
2. SECURITIES	0
3. FEE RECEIVABLES (NET OF ALLOWANCE)	407
4. PREPAID EXPENSES	0
5. PREMISES AND FIXED ASSETS	5
6. OTHER ASSETS	12
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	749

LIABILITIES

8. DEPOSITS	0
9. ACCOUNTS PAYABLE	0
10. ACCRUED EXPENSES	0
11. NOTES PAYABLE AND OTHER DEBT	0
12. CAPITAL LEASE OBLIGATIONS	0
13. OTHER LIABILITIES	278
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	278

EQUITY CAPITAL

15. PERPETUAL PREFERRED STOCK	0
16. COMMON STOCK	25
17. SURPLUS	399
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	47
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	471
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	749

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	211,044
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	322

LINCOLN TRUST COMPANY
DENVER, COLORADO

002

December 31, 1994

000 Omitted

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	331
2. SECURITIES	232,583
3. FEE RECEIVABLES (NET OF ALLOWANCE)	0
4. PREPAID EXPENSES	0
5. PREMISES AND FIXED ASSETS	1,518
6. OTHER ASSETS	7,348
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	241,780

LIABILITIES

8. DEPOSITS	225,893
9. ACCOUNTS PAYABLE	0
10. ACCRUED EXPENSES	0
11. NOTES PAYABLE AND OTHER DEBT	25
12. CAPITAL LEASE OBLIGATIONS	342
13. OTHER LIABILITIES	1,053
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	227,313

EQUITY CAPITAL

15. PERPETUAL PREFERRED STOCK	7,050
16. COMMON STOCK	229
17. SURPLUS	0
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	7,188
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	14,467
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	241,780

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	3,675,728
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	92,985

SENTINEL TRUST COMPANY
DENVER, COLORADO

007

December 31, 1994

000 Omitted

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	84
2. SECURITIES	1,115
3. FEE RECEIVABLES (NET OF ALLOWANCE)	323
4. PREPAID EXPENSES	22
5. PREMISES AND FIXED ASSETS	0
6. OTHER ASSETS	144
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	1,688

LIABILITIES

8. DEPOSITS	0
9. ACCOUNTS PAYABLE	17
10. ACCRUED EXPENSES	0
11. NOTES PAYABLE AND OTHER DEBT	0
12. CAPITAL LEASE OBLIGATIONS	0
13. OTHER LIABILITIES	0
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	17

EQUITY CAPITAL

15. PERPETUAL PREFERRED STOCK	0
16. COMMON STOCK	275
17. SURPLUS	0
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	1,396
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	1,671
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	1,688

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	150,850
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	14

RESOURCES TRUST COMPANY
ENGLEWOOD, COLORADO

006

December 31, 1994

000 Omitted

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	0
2. SECURITIES	498,132
3. FEE RECEIVABLES (NET OF ALLOWANCE)	0
4. PREPAID EXPENSES	0
5. PREMISES AND FIXED ASSETS	1,267
6. OTHER ASSETS	17,938
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	517,337

LIABILITIES

8. DEPOSITS	464,840
9. ACCOUNTS PAYABLE	0
10. ACCRUED EXPENSES	0
11. NOTES PAYABLE AND OTHER DEBT	22,236
12. CAPITAL LEASE OBLIGATIONS	2
13. OTHER LIABILITIES	5,544
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	492,622

EQUITY CAPITAL

15. PERPETUAL PREFERRED STOCK	0
16. COMMON STOCK	700
17. SURPLUS	11,501
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	12,514
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	24,715
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	517,337

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	7,625,000
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	197,122

TRUST COMPANY OF AMERICA
ENGLEWOOD, COLORADO

010

December 31, 1994

000 Omitted

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	521
2. SECURITIES	234
3. FEE RECEIVABLES (NET OF ALLOWANCE)	178
4. PREPAID EXPENSES	32
5. PREMISES AND FIXED ASSETS	329
6. OTHER ASSETS	1,155
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	2,449

LIABILITIES

8. DEPOSITS	0
9. ACCOUNTS PAYABLE	298
10. ACCRUED EXPENSES	0
11. NOTES PAYABLE AND OTHER DEBT	843
12. CAPITAL LEASE OBLIGATIONS	269
13. OTHER LIABILITIES	238
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	1,648

EQUITY CAPITAL

15. PERPETUAL PREFERRED STOCK	0
16. COMMON STOCK	250
17. SURPLUS	210
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	341
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	801
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	2,449

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	417,714
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	9,696

HERITAGE TRUST COMPANY
GRAND JUNCTION, COLORADO

009

December 31, 1994

000 Omitted

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	65
2. SECURITIES	261
3. FEE RECEIVABLES (NET OF ALLOWANCE)	94
4. PREPAID EXPENSES	0
5. PREMISES AND FIXED ASSETS	0
6. OTHER ASSETS	47
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	467

LIABILITIES

8. DEPOSITS	0
9. ACCOUNTS PAYABLE	5
10. ACCRUED EXPENSES	0
11. NOTES PAYABLE AND OTHER DEBT	145
12. CAPITAL LEASE OBLIGATIONS	0
13. OTHER LIABILITIES	33
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	183

EQUITY CAPITAL

15. PERPETUAL PREFERRED STOCK	0
16. COMMON STOCK	4
17. SURPLUS	356
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	20
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	380
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	563

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	117,207
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	712

TCA OF BOULDER, INC.
LAKEWOOD, COLORADO

005

December 31, 1994

000 Omitted

ASSETS

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	231
2. SECURITIES	293
3. FEE RECEIVABLES (NET OF ALLOWANCE)	0
4. PREPAID EXPENSES	0
5. PREMISES AND FIXED ASSETS	0
6. OTHER ASSETS	309
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	833

LIABILITIES

8. DEPOSITS	0
9. ACCOUNTS PAYABLE	34
10. ACCRUED EXPENSES	0
11. NOTES PAYABLE AND OTHER DEBT	0
12. CAPITAL LEASE OBLIGATIONS	0
13. OTHER LIABILITIES	0
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	34

EQUITY CAPITAL

15. PERPETUAL PREFERRED STOCK	0
16. COMMON STOCK	50
17. SURPLUS	325
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	424
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	799
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	833

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	834
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	68

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LICENSED MONEY ORDER COMPANIES

Integrated Payment Systems Inc.
6200 South Quebec, Suite 250
Englewood, CO 80111

Travelers Express Company, Inc.
1550 Utica Avenue South
Minneapolis, MN 55416

Citicorp Services, Inc.
8430 West Bryn Mawr Avenue
11th Floor, Legal Department
Chicago, IL 60631

Citicorp
399 Park Avenue
New York, NY 10043

Western Union Financial Services, Inc.
One Mack Centre Drive
Paramus, NJ 07652

Thomas Cook Currency Services, Inc.
One Penn Plaza, Suite 1714
New York, NY 10019

American Express Travel Related Services Company, Inc.
American Express Tower/W.F.C.
200 Vesey Street
New York, NY 10285

Interpayment Services Ltd.
75 Wall Street -- 11th Floor
New York, NY 10005-2833

Barclays Bank PLC
222 Broadway -- 10th Floor
New York, NY 10038

Travellers Cheque Associates, Ltd.
c/o American Express
American Express Tower/W.F.C.
200 Vesey Street
New York, NY 10285

Societe Francaise du Cheque de Voyage
American Express Tower/W.F.C.
200 Vesey Street
New York, NY 10285

Thomas Cook, Inc.
Travel Money Services
3 Independence Way
Princeton, NJ 08540

Thomas Cook Travellers Cheques, Ltd.
P.O. Box 36
Thorpe Wood, Peterborough
ENGLAND PE3 6SB

Thomas Cook Australia PTY Ltd.
28 Albert Road, Third Floor
South Melbourne, Victoria
AUSTRALIA 3000

Thomas Cook Travel Services, Inc.
Franchise, S.A.
c/o Thomas Cook Inc.
3 Independence Way
Princeton, NJ 08540

Circle K Money Orders Corporation
4500 South 40th Street
P.O. Box 52083
Phoenix, AZ 85072-2083

Comdata Network, Inc.
5301 Maryland Way
Brentwood, TN 37027

Mid-America Money Order Company
c/o Bank of Louisville
500 West Broadway
Louisville, KY 40202

DEBT ADJUSTER LICENSING

<u>Bank Name/Location</u>	<u>Date Opened</u>
Equi-Con Consumer Credit Service, Inc. Alamosa County Alamosa, CO 81101	07-28-94

LICENSED DEBT ADJUSTERS

Credit Counselors
1645 Court Place
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