

RESOLUTION NO. 46-95

CITY OF CENTERVILLE, OHIO

SPONSORED BY COUNCILMEMBER C. Mark Dingseed ON

THE 17th DAY OF July, 1995.

A RESOLUTION DESIGNATING A PUBLIC DEPOSITORY AND AWARDING PUBLIC MONIES.

WHEREAS, pursuant to Section 135.12 Ohio Revised Code, the Council of the City of Centerville, Ohio must meet in open session and designate a public depository, on the basis of written applications received, for deposit of inactive and/or active and/or interim funds for the period commencing August 23, 1995 and ending August 22, 1997: and

WHEREAS, the Council of the City of Centerville, Ohio estimates the probable amount of public monies to be deposited in inactive deposits at the beginning of the period of designation to be up to One Hundred Thousand Dollars (\$100,000.00), and the probable maximum amount to be so deposited at any one time during such period shall be up to Five Hundred Thousand Dollars (\$500,000.00).

WHEREAS, the Council of the City of Centerville, Ohio estimates the probable amount of public monies to be deposited in active deposits at the beginning of the period of designation to be up to Five Hundred Thousand Dollars (\$500,000.00), and the probable maximum amount to be so deposited at any one time during such period shall be up to Nine Hundred Thousand Dollars (\$900,000.00)

WHEREAS, the Council of the City of Centerville, Ohio estimates the probable amount of public monies to be deposited in interim deposits at the beginning of the period of designation to be up to Six Million Dollars (\$6,000,000.00), and the probable maximum amount to be so deposited at any one time during such period shall be up to Ten Million Dollars (\$10,000,000.00).

WHEREAS, written application has been received from Star Bank, N.A. as follows:

For Active Deposits
Maximum of Five Million Dollars (\$5,000,000.00)

For Interim Deposits
Maximum of Fifteen Million Dollars (\$15,000,000.00)

For Inactive Deposits
No Bid (\$0)

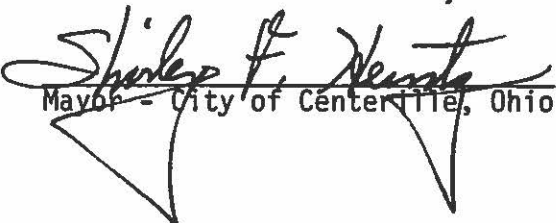
A copy of said application with a copy of the financial statement of said Star Bank are attached hereto, incorporated herein by reference, and marked Exhibit "A", and

WHEREAS, Council finds that the said Star Bank applied for active, interim and inactive deposits, and that the sureties and securities are proper, namely: Such collateral in the amount necessary to sufficiently cover the total deposits as enumerated in Section 135.181 O.R.C.

NOW THEREFORE, THE MUNICIPALITY OF CENTERVILLE HEREBY RESOLVES:

That deposit of the active, interim and inactive deposits of the City, up to the maximum amounts set forth herein, as determined by council, be awarded to Star Bank, N.A. Dayton, which bank shall become a depository for the monies of the City for a period of two years by written Memorandum of Agreement to be executed by the City with said depository.

PASSED this 17th day of July, 1995.

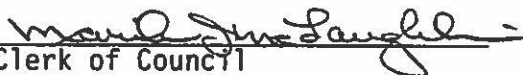

Mayor - City of Centerville, Ohio

ATTEST:


Clerk of the Council of the
City of Centerville, Ohio

C E R T I F I C A T E

The undersigned, Clerk of the Council of the City of Centerville, Ohio, hereby certifies the foregoing to be a true and correct copy of Resolution No. 46-95, passed by the Council of the City of Centerville, Ohio, on the 17th day of July, 1995.


Clerk of Council

Approved as to form, consistency with existing ordinances, the charter and constitutional provisions.

Department of Law
Robert N. Farquhar
Municipal Attorney

APPLICATION FOR DEPOSIT OF PUBLIC FUNDS

TO: COUNCIL

CITY OF CENTERVILLE

MONTGOMERY COUNTY, OHIO

Star Bank, N.A. which is located and doing business in Montgomery County through an office in the City of Centerville, hereby applies to be designated as a depository for Active and Interim Funds belonging to the City of Centerville from August 23, 1995 through August 24, 1997 inclusive.

The total amount applied for as specified below will be ~~\$25,000,000.00~~ ^{\$20,000,000.00 WTB} which amount, in addition to those public funds held under Sections 135.01 through 135.21 of the Ohio Revised Code, is not in excess of thirty percent (30%) of its total assets of \$7,907,707,000.00 as revealed by the financial statements attached hereto.

The maximum amount of public monies which the applicant desires to receive and have on deposit as active funds at any one time during the period covered by this offer is \$5,000,000.00.


The maximum amount of such public monies which the applicant desires to receive and have on hand as interim deposits at any one time during the period is a total of ~~\$25,000,000.00~~ ^{\$15,000,000.00 WTB}. Star Bank, N.A. will bid competitive rates on the customer's interim deposits as they become available.

For interim deposits the bank will issue Certificates of Deposit during the period of designation in the amount desired. Interest will be payable at the maturity thereof, or at the time of withdrawal prior to thereto. Interest rates are subject to change from time to time. Current interest rate quotations are available from the bank during normal business hours.

This application is accompanied by the required financial statement of the applicant under the oath of James D. Hogan-V.P. and Controller and in such detail to show the assets and the capital funds of the applicant as of the date of its latest report to the Office of the Comptroller of the Currency adjusted to show any changes therein mad after the report, but prior to the date of this application.

Star Bank, N.A., if subsequently designated as a depository, will comply in all respects with the laws, regulations and rules of Ohio and the United States relative to the deposit of such funds and will furnish, at the bank's option, security for funds as provided under either Section 135.18 or 135.181.

Star Bank, N.A.

By: 
David A. Donaldson, Vice President

Board of Governors of the Federal Reserve System
OMB Number: 7100-0036
Federal Deposit Insurance Corporation
OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081
Expires July 31, 1995

Federal Financial Institutions Examination Council



Please refer to page i,
Table of Contents, for
the required disclosure
of estimated burden.

1

Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices—FFIEC 031

Report at the close of business March 31, 1995

(950331)
(FCR 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

NOTE: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions. NOTE: These instructions may in some cases differ from generally accepted accounting principles.

I, James D. Hogan, S.V.P. and Controller


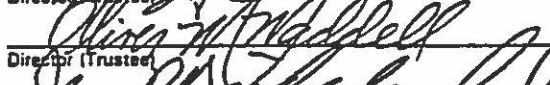
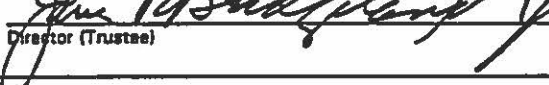
We, the undersigned directors (trustees), attest to the correctness of this Report of Condition (including the supporting schedules) and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true and correct.

Name and Title of Officer Authorized to Sign Report

of the named bank do hereby declare that these Reports of Condition and Income (including the supporting schedules) have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true to the best of my knowledge and belief.


Signature of Officer Authorized to Sign Report

4/27/95
Date of Signature


Director (Trustee)

Director (Trustee)

Director (Trustee)

For Banks Submitting Hard Copy Report Forms:

State Member Banks: Return the original and one copy to the appropriate Federal Reserve District Bank.

State Nonmember Banks: Return the original only in the *special return address envelope provided*. If express mail is used in lieu of the special return address envelope, return the original only to the FDIC, c/o Quality Data Systems, 2127 Espey Court, Suite 204, Crofton, MD 21114.

National Banks: Return the original only in the *special return address envelope provided*. If express mail is used in lieu of the special return address envelope, return the original only to the FDIC, c/o Quality Data Systems, 2127 Espey Court, Suite 204, Crofton, MD 21114.

FDIC Certificate Number
(FCR 9999)

CALL NO. 191 31 03-31-95
CERT: 06548 00798 STBK 39-1240
STAR BANK, NATIONAL ASSOCIATION
P.O. BOX 1038
CINCINNATI, OH 45201

**Consolidated Reports of Condition and Income for
A Bank With Domestic and Foreign Offices**

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 30.7 hours per respondent and is estimated to vary from 15 to 200 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary
Board of Governors of the Federal Reserve System
Washington, D.C. 20551

Legislative and Regulatory Analysis Division
Office of the Comptroller of the Currency
Washington, D.C. 20219

Assistant Executive Secretary
Federal Deposit Insurance Corporation
Washington, D.C. 20429

For information or assistance, National and State nonmember banks should contact the FDIC's Call Reports Analysis Unit, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

Legal Title of Bank: Star Bank, National Association
 Address: P.O. Box 1038
 City, State Zip: Cincinnati, OH 45201
 FDIC Certificate No.: 06548

Call Date: 3/31/95 ST-BK: 39-1240 FFIEC 031
 Page RC-1

**Consolidated Report of Condition for Insured Commercial
 and State-Chartered Savings Banks for March 31, 1995**

All schedules are to be reported in thousands of dollars. Unless otherwise indicated,
 report the amount outstanding as of the last business day of the quarter.

Schedule RC--Balance Sheet

	Dollar Amounts in Thousands	C400		←
		RCFD	Bil Mil Thou	
ASSETS				
1. Cash and balances due from depository institutions (from Schedule RC-A):		//////////		
a. Noninterest-bearing balances and currency and coin(1)		0081	334,495	1.a.
b. Interest-bearing balances(2)		0071	0	1.b.
2. Securities:		//////////		
a. Held-to-maturity securities (from Schedule RC-B, column A)		1754	1,527,705	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)		1773	106,504	2.b.
3. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBFs:		//////////		
a. Federal funds sold		0276	11,975	3.a.
b. Securities purchased under agreements to resell		0277	0	3.b.
4. Loans and lease financing receivables:		//////////		
a. Loans and leases, net of unearned income (from Schedule RC-C) RCFD 2122 5,587,011		//////////		4.a.
b. LESS: Allowance for loan and lease losses RCFD 3123 86,938		//////////		4.b.
c. LESS: Allocated transfer risk reserve RCFD 3128 0		//////////		4.c.
d. Loans and leases, net of unearned income, allowance, and reserve (item 4.a minus 4.b and 4.c)		2125	5,500,073	4.d.
5. Trading assets (from Schedule RC-D)		3545	0	5.
6. Premises and fixed assets (including capitalized leases)		2145	92,444	6.
7. Other real estate owned (from Schedule RC-M)		2150	998	7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M) ...		2130	0	8.
9. Customers' liability to this bank on acceptances outstanding		2155	27,754	9.
10. Intangible assets (from Schedule RC-M)		2143	152,352	10.
11. Other assets (from Schedule RC-F)		2160	153,407	11.
12. Total assets (sum of items 1 through 11)		2170	7,907,707	12.

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

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Call Date: 3/31/95 ST-BK: 39-240 FFIEC 031
 Page RC-2

Schedule RC--Continued

	Dollar Amounts in Thousands	Bill Mil Thou	
LIABILITIES			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON 2200	6,016,862	13.a.
(1) Noninterest-bearing (1)	RCON 6631	1,041,070	13.a.(1)
(2) Interest-bearing	RCON 6636	4,975,792	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN 2200	201,791	13.b.
(1) Noninterest-bearing	RCFN 6631	0	13.b.(1)
(2) Interest-bearing	RCFN 6636	201,791	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBFs:			
a. Federal funds purchased	RCFD 0278	692,811	14.a.
b. Securities sold under agreements to repurchase	RCFD 0279	64,355	14.b.
15. a. Demand notes issued to the U.S. Treasury			
b. Trading liabilities (from Schedule RC-D)	RCFD 3548	0	15.b.
16. Other borrowed money:			
a. With original maturity of one year or less	RCFD 2332	43,915	16.a.
b. With original maturity of more than one year	RCFD 2333	0	16.b.
17. Mortgage indebtedness and obligations under capitalized leases	RCFD 2910	11,717	17.
18. Bank's liability on acceptances executed and outstanding	RCFD 2920	27,754	18.
19. Subordinated notes and debentures	RCFD 3200	148,264	19.
20. Other liabilities (from Schedule RC-G)	RCFD 2930	85,187	20.
21. Total liabilities (sum of items 13 through 20)	RCFD 2948	7,331,153	21.
22. Limited-life preferred stock and related surplus	RCFD 3282	0	22.
EQUITY CAPITAL			
23. Perpetual preferred stock and related surplus	RCFD 3838	0	23.
24. Common stock	RCFD 3230	18,200	24.
25. Surplus (exclude all surplus related to preferred stock)	RCFD 3839	182,889	25.
26. a. Undivided profits and capital reserves	RCFD 3632	381,066	26.a.
b. Net unrealized holding gains (losses) on available-for-sale securities	RCFD 8434	(5,601)	26.b.
27. Cumulative foreign currency translation adjustments	RCFD 3284	0	27.
28. Total equity capital (sum of items 23 through 27)	RCFD 3210	576,554	28.
29. Total liabilities, limited-life preferred stock, and equity capital (sum of items 21, 22, and 28)	RCFD 3300	7,907,707	29.

Memorandum

To be reported only with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 1994

Number
 RCFD 6724 2 N.1.

- | | |
|---|---|
| 1 - Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank | 4 - Directors' examination of the bank performed by other external auditors (may be required by state chartering authority) |
| 2 - Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately) | 5 - Review of the bank's financial statements by external auditors |
| 3 - Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority) | 6 - Compilation of the bank's financial statements by external auditors |
| | 7 - Other audit procedures (excluding tax preparation work) |
| | 8 - No external audit work |

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.

Legal Title of Bank: Star Bank, National Association
 Address: P.O. Box 1038
 City, State Zip: Cincinnati, OH 45201
 FDIC Certificate No.: 006548

Call Date: 3/31/95 ST-BK: 39-1240 FFIEC 031
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Schedule RC-E--Deposit Liabilities
 Part I. Deposits in Domestic Offices

	C425						←
	Transaction Accounts			Nontransaction Accounts			
	(Column A)	(Column B)	(Column C)	(Column A)	(Column B)	(Column C)	
	Total transaction accounts (including total demand deposits)	Memo: Total demand deposits (included in column A)	Total nontransaction accounts (including MMDAs)				
Dollar Amounts in Thousands	RCON Bil Mil Thou	RCON Bil Mil Thou	RCON Bil Mil Thou				
Deposits of:	////	////	////				
1. Individuals, partnerships, and corporations	2201 1,599,956	2240 861,401	2346 4,038,071				1.
2. U.S. Government	2202 7,047	2280 7,047	2520 0				2.
3. States and political subdivisions in the U.S.	2203 75,156	2290 28,819	2530 154,449				3.
4. Commercial banks in the U.S.	2206 68,517	2310 68,517	////				4.
a. U.S. branches and agencies of foreign banks	////	////	2347 0				4.a.
b. Other commercial banks in the U.S.	////	////	2348 4,379				4.b.
5. Other depository institutions in the U.S.	2207 21,440	2312 21,440	2349 1,399				5.
6. Banks in foreign countries	2213 280	2320 280	////				6.
a. Foreign branches of other U.S. banks	////	////	2367 0				6.a.
b. Other banks in foreign countries	////	////	2373 0				6.b.
7. Foreign governments and official institutions (including foreign central banks)	2216 0	2300 0	2377 0				7.
8. Certified and official checks	2330 46,168	2330 46,168	////				8.
9. Total (sum of items 1 through 8) (sum of columns A and C must equal Schedule RC, item 13.a)	2215 1,818,564	2210 1,033,572	2385 4,198,298				9.

Memoranda	Dollar Amounts in Thousands			RCON Bil Mil Thou	
	RCON	Bil	Mil Thou		
1. Selected components of total deposits (i.e., sum of item 9, columns A and C):	////	////	////		
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	458,294			M.1.a.
b. Total brokered deposits	2365	49,822			M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):	////	////	////		
(1) Issued in denominations of less than \$100,000	2343	0			M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	2344	49,822			M.1.c.(2)
d. Total deposits denominated in foreign currencies	3776	0			M.1.d.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) ...	5590	215,636			M.1.e.
2. Components of total nontransaction accounts (sum of Memoranda items 2.a through 2.d must equal item 9, column C above):	////	////	////		
a. Savings deposits:	////	////	////		
(1) Money market deposit accounts (MMDAs)	6810	551,673			M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352	849,526			M.2.a.(2)
b. Total time deposits of less than \$100,000	6648	2,442,338			M.2.b.
c. Time certificates of deposit of \$100,000 or more	6645	354,215			M.2.c.
d. Open-account time deposits of \$100,000 or more	6646	546			M.2.d.
3. All NOW accounts (included in column A above)	2398	784,891			M.3.

Legal Title of Bank: Star Bank, National Association
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Call Date: 3/31/95 ST-BK: 39-1240 FFIEC 031
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Schedule RC-E--Continued

Part I. Continued

Memoranda (continued)

Deposit Totals for FDIC Insurance Assessments	Dollar Amounts in Thousands		RCON	Bil	Mil	Thou
4. Total deposits in domestic offices (sum of item 9, column A and item 9, column C) (must equal Schedule RC, item 13.a)	2200	6,016,862				M.4.
a. Total demand deposits (must equal item 9, column B)	2210	1,033,672				M.4.a.
b. Total time and savings deposits(1) (must equal item 9, column A plus item 9, column C minus item 9, column B)	2350	4,983,190				M.4.b.

(1) For FDIC insurance assessment purposes, "total time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

	Dollar Amounts in Thousands		RCON	Bil	Mil	Thou
5. Time deposits of less than \$100,000 and open-account time deposits of \$100,000 or more (included in Memorandum items 2.b and 2.d above) with a remaining maturity or repricing frequency of: (1)						
a. Three months or less	0359	679,980				M.5.a.
b. Over three months through 12 months (but not over 12 months)	3644	1,028,766				M.5.b.
6. Maturity and repricing data for time certificates of deposit of \$100,000 or more: (1)						
a. Fixed rate time certificates of deposit of \$100,000 or more with a remaining maturity of:						
(1) Three months or less	2761	138,556				M.6.a.(1)
(2) Over three months through 12 months	2762	114,594				M.6.a.(2)
(3) Over one year through five years	2763	94,507				M.6.a.(3)
(4) Over five years	2765	1,457				M.6.a.(4)
(5) Total fixed rate time certificates of deposit of \$100,000 or more (sum of Memorandum items 6.a.(1) through 6.a.(4))	2767	349,114				M.6.a.(5)
b. Floating rate time certificates of deposit of \$100,000 or more with a repricing frequency of:						
(1) Quarterly or more frequently	4568	5,101				M.6.b.(1)
(2) Annually or more frequently, but less frequently than quarterly	4569	0				M.6.b.(2)
(3) Every five years or more frequently, but less frequently than annually	4571	0				M.6.b.(3)
(4) Less frequently than every five years	4572	0				M.6.b.(4)
(5) Total floating rate time certificates of deposit of \$100,000 or more (sum of Memorandum items 6.b.(1) through 6.b.(4))	4573	5,101				M.6.b.(5)
c. Total time certificates of deposit of \$100,000 or more (sum of Memorandum items 6.a.(5) and 6.b.(5)) (must equal Memorandum item 2.c. above)	6645	354,215				M.6.c.

(1) Memorandum items 5 and 6 are not applicable to savings banks that must complete supplemental Schedule RC-J.

Legal Title of Bank: Star Bank, National Association
 Address: P.O. Box 1038
 City, State Zip: Cincinnati, OH 45201
 FDIC Certificate No.: 06548

Call Date: 3/31/95 ST-BK: 39-1240 FFIEC 031
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Schedule RC-E--Continued

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

	Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
Deposits of:		//////////				
1. Individuals, partnerships, and corporations		2621	111,791			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks)		2623	90,000			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)		2625	0			3.
4. Foreign governments and official institutions (including foreign central banks)		2650	0			4.
5. Certified and official checks		2330	0			5.
6. All other deposits		2668	0			6.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 13.b)		2200	201,791			7.

Schedule RC-F--Other Assets

	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	C430	<-
1. Income earned, not collected on loans		RCFD 2164	31,950				1.
2. Net deferred tax assets(1)		RCFD 2148	0				2.
3. Excess residential mortgage servicing fees receivable		RCFD 5371	3,371				3.
4. Other (itemize amounts that exceed 25% of this item)		RCFD 2168	118,086				4.
a. TEXT 3549 Bank owned life insurance	RCFD 3549	50,525					4.a.
b. TEXT 3550	RCFD 3550						4.b.
c. TEXT 3551	RCFD 3551						4.c.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)		RCFD 2160	153,407				5.

Memorandum

	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Deferred tax assets disallowed for regulatory capital purposes		RCFD 5610	0			M.1.

Schedule RC-G--Other Liabilities

	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	C435	<-
1. a. Interest accrued and unpaid on deposits in domestic offices(2)		RCFD 3645	38,420				1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)		RCFD 3646	28,285				1.b.
2. Net deferred tax liabilities(1)		RCFD 3049	4,030				2.
3. Minority interest in consolidated subsidiaries		RCFD 3000	0				3.
4. Other (itemize amounts that exceed 25% of this item)		RCFD 2938	14,452				4.
a. TEXT 3552 Deferred compensation	RCFD 3552	4,960					4.a.
b. TEXT 3553	RCFD 3553						4.b.
c. TEXT 3554	RCFD 3554						4.c.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)		RCFD 2930	85,187				5.

(1) See discussion of deferred income taxes in Glossary entry on "income taxes."
 (2) For savings banks, include "dividends" accrued and unpaid on deposits.