

RESOLUTION NO. 49-95

CITY OF CENTERVILLE, OHIO

SPONSORED BY COUNCILMEMBER C. Monte Kungserd 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 National City Bank, Dayton as follows:

For Active Deposits
Maximum of Three Million Dollars (\$3,000,000.00)

For Interim Deposits
Maximum of Eight Million Dollars (\$8,000,000.00)

For Inactive Deposits
Maximum of One Million Dollars (\$1,000,000.00)

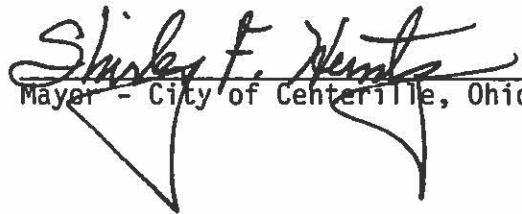
A copy of said application with a copy of the financial statement of said National City Bank are attached hereto, incorporated herein by reference, and marked Exhibit "A", and

WHEREAS, Council finds that the said National City 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 National City Bank, 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. 49-95, 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 MONEYS

(R. C. 135.06, 135.08, 135.10)

To the COUNCIL of CITY OF CENTERVILLE
(Governing Board)

MONTGOMERY County, Ohio

The undersigned NATIONAL CITY BANK of MONTGOMERY

County, Ohio, hereby makes application to be designated as a depository for inactive and/or interim and/or active funds belonging to said CITY OF CENTERVILLE for a

period of TWO (2) years from the 23RD day of AUGUST

19 95 in the total amount of TWELVE MILLION AND NO/100 Dollars

(\$ 12,000,000.00), which amount is not in excess of thirty per cent of the

applicant's total ~~non-public deposit~~ ^{ASSETS} liability of \$ 2,184,076,000.00,

as revealed by the financial statement attached hereto.

The maximum amount of such public moneys which this applicant desires to receive and have on deposit as inactive deposits at any one time during the period covered by this designation is a total of ONE MILLION AND NO/100 Dollars (\$ 1,000,000.00),

to be held:

\$.....for not less than.....days at.....per cent interest;

\$.....for not less than.....days at.....per cent interest;

\$.....for not less than.....days at.....per cent interest;

\$.....for not less than.....days at.....per cent interest;

The maximum amount of such public moneys which this applicant desires to receive and have on deposit as interim deposits at any one time during the period covered by this designation is a total of EIGHT MILLION AND NO/100 Dollars (\$ 8,000,000.00),

to be held:

\$.....for not less than.....days at.....per cent interest;

\$.....for not less than.....days at.....per cent interest;

\$.....for not less than.....days at.....per cent interest;

\$.....for not less than.....days at.....per cent interest;

The maximum amount of such public moneys which this applicant desires to receive and have on deposit as active deposits at any one time during the period covered by this designation is THREE MILLION AND NO/100 Dollars (\$ 3,000,000.00).

This application is accompanied by a financial statement of the applicant under oath of VICE PRESIDENT AND CONTROLLER in such detail as to show the capital funds of the

(Cashier, Treasurer, or other officer)

applicant as of the date of its latest report to the superintendent of banks or comptroller of the currency, adjusted to show any changes therein made prior to the date of the application.

The undersigned bank, if designated as said depository, will comply in all respects with the laws of Ohio relative to the deposit of such funds and will furnish as security for funds deposited over the amount insured by the Federal Deposit Insurance Corporation, ¹ ...A POOL OF ELIGIBLE SECURITIES AS DELINEATED BY OHIO REVISED CODE SECTION 135.181

in the aggregate amount of 110% OF BANK'S TOTAL PUBLIC DEPOSITS Dollars (\$.....).

IN WITNESS WHEREOF, we have by authority of our board of directors, caused our corporate seal to be hereunto affixed and these presents to be signed by our president and cashier, this 5TH day of JULY 19 95

NATIONAL CITY BANK, DAYTON

(Name of Bank)

BY Pamela B. Kern Authorized Officer

Attest: [Signature] Authorized Officer

1. Surety company bond; acceptable securities as enumerated in R.C. 135.18; first mortgages as provided in R.C. 131.09. These securities shall be deposited with the treasurer of the governing board, or as otherwise authorized by law.

Legal Title of Bank: National City Bank, Dayton
 Address: 6 North Main Street
 City, State Zip: Dayton, OH 45412
 FDIC Certificate No.: 0615619

Call Date: 3/31/95 ST-BK: 39-1890 FFIEC 032
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**Consolidated Report of Income
 for the period January 1, 1995-March 31, 1995**

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI--Income Statement

	1380		
	RIAD	Bl Mil Thou	
Dollar Amounts in Thousands			
1. Interest income:	////////////////////		
a. Interest and fee income on loans:	////////////////////		
(1) Loans secured by real estate	4011	19,038	1.a.(1)
(2) Loans to finance agricultural production and other loans to farmers	4024	0	1.a.(2)
(3) Commercial and industrial loans	4012	7,767	1.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:	////////////////////		
(a) Credit cards and related plans	4054	1,008	1.a.(4)(a)
(b) Other	4055	7,870	1.a.(4)(b)
(5) Loans to foreign governments and official institutions	4056	0	1.a.(5)
(6) Obligations (other than securities and leases) of states and political subdivisions in the U.S.:	////////////////////		
(a) Taxable obligations	4503	0	1.a.(6)(a)
(b) Tax-exempt obligations	4504	255	1.a.(6)(b)
(7) All other loans	4058	2,227	1.a.(7)
b. Income from lease financing receivables:	////////////////////		
(1) Taxable leases	4505	179	1.b.(1)
(2) Tax-exempt leases	4307	0	1.b.(2)
c. Interest income on balances due from depository institutions(1)	4115	0	1.c.
d. Interest and dividend income on securities:	////////////////////		
(1) U.S. Treasury securities and U.S. Government agency and corporation obligations	4027	0	1.d.(1)
(2) Securities issued by states and political subdivisions in the U.S.:	////////////////////		
(a) Taxable securities	4506	0	1.d.(2)(a)
(b) Tax-exempt securities	4507	232	1.d.(2)(b)
(3) Other domestic debt securities	3657	0	1.d.(3)
(4) Foreign debt securities	3658	0	1.d.(4)
(5) Equity securities (including investments in mutual funds)	3659	58	1.d.(5)
e. Interest income from assets held in trading accounts	4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell ..	4020	2,260	1.f.
g. Total interest income (sum of items 1.a through 1.f)	4107	40,894	1.g.

(1) Includes interest income on time certificates of deposit not held for trading.

Legal Title of Bank: National City Bank, Dayton
 Address: 6 North Main Street
 City, State Zip: Dayton, OH 45412
 FDIC Certificate No.: 065619
 Schedule RI--Continued

Call Date: 3/31/95 ST-BK: 39-1890 FFIEC 032
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Dollar Amounts in Thousands	Year-to-date			
	RIAD	Bill Mil Thou		
2. Interest expense:	////	////		
a. Interest on deposits:	////	////		
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	739	2.a.(1)	
(2) Nontransaction accounts:	////	////		
(a) Money market deposit accounts (MMDAs)	4509	1,279	2.a.(2)(a)	
(b) Other savings deposits	4511	1,434	2.a.(2)(b)	
(c) Time certificates of deposit of \$100,000 or more	4174	1,310	2.a.(2)(c)	
(d) All other time deposits	4512	7,274	2.a.(2)(d)	
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	6,943	2.b.	
c. Interest on demand notes issued to the U.S. Treasury and on other borrowed money	4185	68	2.c.	
d. Interest on mortgage indebtedness and obligations under capitalized leases	4072	0	2.d.	
e. Interest on subordinated notes and debentures	4200	0	2.e.	
f. Total interest expense (sum of items 2.a through 2.e)	4073	19,047	2.f.	
3. Net interest income (item 1.g minus 2.f)	////	RIAD 4074	21,847	3.
4. Provisions:	////	////		
a. Provision for loan and lease losses	////	RIAD 4230	825	4.a.
b. Provision for allocated transfer risk	////	RIAD 4243	0	4.b.
5. Noninterest income:	////	////		
a. Income from fiduciary activities	4070	1,150	5.a.	
b. Service charges on deposit accounts	4080	1,976	5.b.	
c. Trading gains (losses) and fees from foreign exchange transactions	4075	11	5.c.	
d. Other foreign transaction gains (losses)	4076	21	5.d.	
e. Other gains (losses) and fees from trading assets and liabilities ...	4077	0	5.e.	
f. Other noninterest income:	////	////		
(1) Other fee income	5407	2,782	5.f.(1)	
(2) All other noninterest income*	5408	3	5.f.(2)	
g. Total noninterest income (sum of items 5.a through 5.f)	////	RIAD 4079	5,943	5.g.
6. a. Realized gains (losses) on held-to-maturity securities	////	RIAD 3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities	////	RIAD 3196	0	6.b.
7. Noninterest expense:	////	////		
a. Salaries and employee benefits	4135	5,576	7.a.	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	1,519	7.b.	
c. Other noninterest expense*	4092	9,222	7.c.	
d. Total noninterest expense (sum of items 7.a through 7.c)	////	RIAD 4093	16,317	7.d.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)	////	RIAD 4301	10,648	8.
9. Applicable income taxes (on item 8)	////	RIAD 4302	3,885	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)	////	RIAD 4300	6,763	10.
11. Extraordinary items and other adjustments:	////	////		
a. Extraordinary items and other adjustments, gross of income taxes*	4310	0	11.a.	
b. Applicable income taxes (on item 11.a)*	4315	0	11.b.	
c. Extraordinary items and other adjustments, net of income taxes (item 11.a minus 11.b)	////	RIAD 4320	0	11.c.
12. Net income (loss) (sum of items 10 and 11.c)	////	RIAD 4340	6,763	12.

*Describe on Schedule RI-E--Explanations.

Legal Title of Bank: National City Bank, Dayton
 Address: 6 North Main Street
 City, State Zip: Dayton, OH 45412
 FDIC Certificate No.: 06569

Call Date: 3/31/95 ST-BK: 39-1890 FFIEC 032
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Schedule RI--Continued

Memoranda	Dollar Amounts in Thousands	1381			<-
		Year-to-date			
		RIAD	Bil Mil Thou		
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513	0			N.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	8431	20			N.2.
3. Estimated foreign tax credit included in applicable income taxes, items 9 and 11.b. above	4309	0			N.3.
4. Number of full-time equivalent employees on payroll at end of current period (round to nearest whole number)	4150	644			N.4.
5-6. Not applicable.					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition	9106	00/00/00			N.7.
8. Trading revenue (from cash instruments and off-balance sheet derivative instruments) (included in Schedule RI, items 5.c and 5.e):					
a. Interest rate exposures	8757	0			N.8.a.
b. Foreign exchange exposures	8758	0			N.8.b.
c. Equity security and index exposures	8759	0			N.8.c.
d. Commodity and other exposures	8760	0			N.8.d.
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:					
a. Net increase (decrease) to interest income	8761	0			N.9.a.
b. Net (increase) decrease to interest expense	8762	0			N.9.b.
c. Other (noninterest) allocations	8763	0			N.9.c.

Schedule RI-A--Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands	1383			<-
		Year-to-date			
		RIAD	Bil Mil Thou		
1. Total equity capital originally reported in the December 31, 1994, Reports of Condition and Income	3215	165,129			1.
2. Equity capital adjustments from amended Reports of Income, net*	3216	0			2.
3. Amended balance end of previous calendar year (sum of items 1 and 2)	3217	165,129			3.
4. Net income (loss) (must equal Schedule RI, item 12)	4340	6,763			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net	4346	0			5.
6. Changes incident to business combinations, net	4356	0			6.
7. LESS: Cash dividends declared on preferred stock	4470	0			7.
8. LESS: Cash dividends declared on common stock	4460	0			8.
9. Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule)	4411	0			9.
10. Corrections of material accounting errors from prior years* (see instructions for this schedule)	4412	0			10.
11. Change in net unrealized holding gains (losses) on available-for-sale securities	8433	0			11.
12. Other transactions with parent holding company* (not included in item 5, 7, or 8 above)	4415	0			12.
13. Total equity capital end of current period (sum of items 3 through 12) (must equal Schedule RC, item 28)	3210	171,892			13.

*Describe on Schedule RI-E--Explanations.

Legal Title of Bank: National City Bank, Dayton
 Address: 6 North Main Street
 City, State Zip: Dayton, OH 45412
 FDIC Certificate No.: 006569

Call Date: 3/31/95 ST-BK: 39-1890 FFIEC 032
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Schedule RI-B--Charge-offs and Recoveries and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs and Recoveries on Loans and Leases

Part I excludes charge-offs and recoveries through the allocated transfer risk reserve.

	1986				
	(Column A) Charge-offs		(Column B) Recoveries		
	Calendar year-to-date				
Dollar Amounts in Thousands	RIAD	Bill Mil Thou	RIAD	Bill Mil Thou	
1. Loans secured by real estate:	////	////	////	////	
a. To U.S. addressees (domicile)	4651	462	4661	163	1.a.
b. To non-U.S. addressees (domicile)	4652	0	4662	0	1.b.
2. Loans to depository institutions and acceptances of other banks:	////	////	////	////	
a. To U.S. banks and other U.S. depository institutions	4653	0	4663	0	2.a.
b. To foreign banks	4654	0	4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	4655	0	4665	0	3.
4. Commercial and industrial loans:	////	////	////	////	
a. To U.S. addressees (domicile)	4645	157	4617	194	4.a.
b. To non-U.S. addressees (domicile)	4646	0	4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:	////	////	////	////	
a. Credit cards and related plans	4656	200	4666	84	5.a.
b. Other (includes single payment, installment, and all student loans) ...	4657	400	4667	465	5.b.
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans	4644	0	4628	0	7.
8. Lease financing receivables:	////	////	////	////	
a. Of U.S. addressees (domicile)	4658	0	4668	0	8.a.
b. Of non-U.S. addressees (domicile)	4659	0	4669	0	8.b.
9. Total (sum of items 1 through 8)	4635	1,219	4605	906	9.

Memoranda	(Column A) Charge-offs				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bill Mil Thou	RIAD	Bill Mil Thou	RIAD	Bill Mil Thou	RIAD	Bill Mil Thou	
1.-3. Not applicable.	////	////	////	////	////	////	////	////	
4. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409	0	5410	0					M.4.
5. Loans secured by real estate (sum of Memorandum items 5.a through 5.e must equal sum of Schedule RI-B, part I, items 1.a and 1.b, above):	////	////	////	////					
a. Construction and land development	3582	0	3583	0					M.5.a.
b. Secured by farmland	3584	0	3585	0					M.5.b.
c. Secured by 1-4 family residential properties:	////	////	////	////					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	35	5412	14					M.5.c.(1)
(2) All other loans secured by 1-4 family residential properties	5413	183	5414	0					M.5.c.(2)
d. Secured by multifamily (5 or more) residential properties	3588	0	3589	0					M.5.d.
e. Secured by nonfarm nonresidential properties	3590	244	3591	149					M.5.e.

Legal Title of Bank: National City Bank, Dayton
 Address: 6 North Main Street
 City, State Zip: Dayton, OH 45412
 FDIC Certificate No.: 06151619
 Schedule RI-B--Continued

Call Date: 3/31/95 ST-BK: 39-1890 FFIEC 032
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Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance originally reported in the December 31, 1994, Reports of Condition and Income	3124	28,019	1.
2. Recoveries (must equal part I, item 9, column B above)	4605	906	2.
3. LESS: Charge-offs (must equal part I, item 9, column A above)	4635	1,219	3.
4. Provision for loan and lease losses (must equal Schedule RI, item 4.a)	4230	825	4.
5. Adjustments* (see instructions for this schedule)	4815	0	5.
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.b)	3123	28,531	6.

*Describe on Schedule RI-E--Explanations.

Schedule RI-C--Applicable Income Taxes by Taxing Authority

Schedule RI-C is to be reported with the December Report of Income.

	Dollar Amounts in Thousands		1389		
	RIAD	Bil Mil Thou			
1. Federal	4780	N/A			1.
2. State and local	4790	N/A			2.
3. Foreign	4795	N/A			3.
4. Total (sum of items 1 through 3) (must equal sum of Schedule RI, items 9 and 11.b)	4770	N/A			4.
5. Deferred portion of item 4	RIAD 4772	N/A	//////////		5.

Schedule RI-E--Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedules RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

	Dollar Amounts in Thousands		1395		
	RIAD	Bil Mil Thou	Year-to-date		
1. All other noninterest income (from Schedule RI, item 5.f.(2)) Report amounts that exceed 10% of Schedule RI, item 5.f.(2):			//////////		
a. Net gains on other real estate owned	5415	0			1.a.
b. Net gains on sales of loans	5416	0			1.b.
c. Net gains on sales of premises and fixed assets	5417	0			1.c.
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.f.(2):			//////////		
d. TEXT 4461	4461				1.d.
e. TEXT 4462	4462				1.e.
f. TEXT 4463	4463				1.f.

Legal Title of Bank: National City Bank, Dayton
 Address: 6 North Main Street
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 FDIC Certificate No.: 0165169

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Schedule RI-E--Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	RII Mil Thou	
2. Other noninterest expense (from Schedule RI, item 7.c):		RIAD	RII Mil Thou	
a. Amortization expense of intangible assets		4531	1,323	2.a.
Report amounts that exceed 10% of Schedule RI, item 7.c:		RIAD	RII Mil Thou	
b. Net losses on other real estate owned		5418	0	2.b.
c. Net losses on sales of loans		5419	0	2.c.
d. Net losses on sales of premises and fixed assets		5420	0	2.d.
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:		RIAD	RII Mil Thou	
e. TEXT 4464		4464		2.e.
f. TEXT 4467		4467		2.f.
g. TEXT 4468		4468		2.g.
3. Extraordinary items and other adjustments (from Schedule RI, item 11.a) and applicable income tax effect (from Schedule RI, item 11.b) (itemize and describe all extraordinary items and other adjustments):		RIAD	RII Mil Thou	
a. (1) TEXT 4469		4469		3.a.(1)
(2) Applicable income tax effect	RIAD 4486	RIAD	RII Mil Thou	3.a.(2)
b. (1) TEXT 4487		4487		3.b.(1)
(2) Applicable income tax effect	RIAD 4488	RIAD	RII Mil Thou	3.b.(2)
c. (1) TEXT 4489		4489		3.c.(1)
(2) Applicable income tax effect	RIAD 4491	RIAD	RII Mil Thou	3.c.(2)
4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments):		RIAD	RII Mil Thou	
a. TEXT 4492		4492		4.a.
b. TEXT 4493		4493		4.b.
5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):		RIAD	RII Mil Thou	
a. TEXT 4494		4494		5.a.
b. TEXT 4495		4495		5.b.
6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections):		RIAD	RII Mil Thou	
a. TEXT 4496		4496		6.a.
b. TEXT 4497		4497		6.b.
7. Other transactions with parent holding company (from Schedule RI-A, item 12) (itemize and describe all such transactions):		RIAD	RII Mil Thou	
a. TEXT 4498		4498		7.a.
b. TEXT 4499		4499		7.b.
8. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments):		RIAD	RII Mil Thou	
a. TEXT 4521		4521		8.a.
b. TEXT 4522		4522		8.b.
9. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):		1398	1399	<-
No comment <input checked="" type="checkbox"/> (RIAD 4769)				
Other explanations (please type or print clearly):				
(TEXT 4769)				

Legal Title of Bank: National City Bank, Dayton
 Address: 6 North Main Street
 City, State Zip: Dayton, OH 45412
 FDIC Certificate No.: 06569

Call Date: 3/31/95 ST-BK: 39-1890 FFIEC 032
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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		C300		
			RCN	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	69,690	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	14,844	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	3,880	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			////		
a. Federal funds sold			0276	154,480	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)	RCN 2122	1,875,233	////		4.a.
b. LESS: Allowance for loan and lease losses	RCN 3123	28,531	////		4.b.
c. LESS: Allocated transfer risk reserve	RCN 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	1,846,702	4.d.
5. Trading assets (from Schedule RC-D)			3545	0	5.
6. Premises and fixed assets (including capitalized leases)			2145	45,053	6.
7. Other real estate owned (from Schedule RC-M)			2150	299	7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)			2130	1	8.
9. Customers' liability to this bank on acceptances outstanding			2155	1,404	9.
10. Intangible assets (from Schedule RC-M)			2143	16,118	10.
11. Other assets (from Schedule RC-F)			2160	31,605	11.
12. Total assets (sum of items 1 through 11)			2170	2,184,076	12.

(1) Includes cash items in process of collection and unposted debits.
 (2) Includes time certificates of deposit not held for trading.

Legal Title of Bank: National City Bank, Dayton
 Address: 6 North Main Street
 City, State Zip: Dayton, OH 45412
 FDIC Certificate No.: 06569
 Schedule RC--Continued

Call Date: 3/31/95 ST-BK: 39-1890 FFIEC 032
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	Dollar Amounts in Thousands		RCOM	Bil	Mil	Thou	
LIABILITIES	////////////////////////////////////						
13. Deposits:	////////////////////////////////////						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	1,499	110		13.a.
(1) Noninterest-bearing(1)	RCOM 6631	241,024	////////////////////////////////////				13.a.(1)
(2) Interest-bearing	RCOM 6636	1,258,086	////////////////////////////////////				13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	////////////////////////////////////						
(1) Noninterest-bearing	////////////////////////////////////						
(2) Interest-bearing	////////////////////////////////////						
14. Federal funds purchased and securities sold under agreements to repurchase:	////////////////////////////////////						
a. Federal funds purchased			0278	483	400		14.a.
b. Securities sold under agreements to repurchase			0279	8	488		14.b.
15. a. Demand notes issued to the U.S. Treasury			2840	0			15.a.
b. Trading liabilities (from Schedule RC-D)			3548	0			15.b.
16. Other borrowed money:	////////////////////////////////////						
a. With original maturity of one year or less			2332	8	318		16.a.
b. With original maturity of more than one year			2333	0			16.b.
17. Mortgage indebtedness and obligations under capitalized leases			2910	0			17.
18. Bank's liability on acceptances executed and outstanding			2920	1	404		18.
19. Subordinated notes and debentures			3200	0			19.
20. Other liabilities (from Schedule RC-G)			2930	11	464		20.
21. Total liabilities (sum of items 13 through 20)			2948	2	012,184		21.
22. Limited-life preferred stock and related surplus			3282	0			22.
EQUITY CAPITAL	////////////////////////////////////						
23. Perpetual preferred stock and related surplus			3838	0			23.
24. Common stock			3230	7	058		24.
25. Surplus (exclude all surplus related to preferred stock)			3839	87	269		25.
26. a. Undivided profits and capital reserves			3632	77	565		26.a.
b. Net unrealized holding gains (losses) on available-for-sale securities			8434	0			26.b.
27. Cumulative foreign currency translation adjustments	////////////////////////////////////						
28. Total equity capital (sum of items 23 through 27)			3210	171	892		28.
29. Total liabilities, limited-life preferred stock, and equity capital (sum of items 21, 22, and 28)			3300	2	184,076		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
RCOM 6724	5
	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
- 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)
- 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)
- 4 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 5 = Review of the bank's financial statements by external auditors
- 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.