

RESOLUTION NO. 39-93

CITY OF CENTERVILLE, OHIO

SPONSORED BY COUNCILMEMBER Sally Beals ON

THE 19th DAY OF July, 1993.

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, 1993 and ending August 22, 1995; 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 Four Hundred Thousand Dollars (\$400,000.00), and the probable maximum amount to be so deposited at any one time during such period shall be up to Eight Hundred Thousand Dollars (\$800,000.00).

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 Eight Million Dollars (\$8,000,000.00), and the probable maximum amount to be so deposited at any one time during such period shall be up to Twelve Million Dollars (\$12,000,000.00).

WHEREAS, written application has been received from Star Bank, NA, Dayton as follows:

For Active Deposits

Maximum of Eight Hundred Thousand Dollars (\$800,000.00)

For Interim Deposits

Maximum of Twelve Million Dollars (\$12,000,000.00)

For Inactive Deposits

Maximum of Five Hundred Thousand Dollars (\$500,000.00)

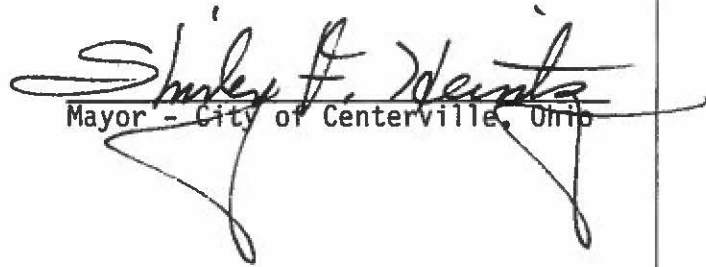
A copy of said application with a copy of the financial statement of said Star Bank are attached hereto, incorporated herein by reference, and marked Exhibit "A", and

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.

THEREFORE, BE IT RESOLVED BY THE MUNICIPALITY OF CENTERVILLE:

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, NA, 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 19th day of July, 1993.



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. 39-93, passed by the Council of the City of Centerville, Ohio, on the 19th day of July, 1993.


Clerk of the 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: City Council
 (Governing Board)
City of Centerville
 (Political Sub-Division)
Montgomery
 (County)

Star Bank, N.A. which is located and doing business
 (Bank)
 through an office in Montgomery hereby applies to be designated
 (County)
 as a depository for Active, Interim and and/or Inactive Funds belonging to the
 (Active and/or Interim and/or Inactive Funds)
City of Centerville from 08-23-93 to 08-22-95,
 (Sub-Division)
 inclusive.

The total amount applied for as specified below will be \$13,300,000.00
 which amount, in addition to those public funds held under Sections 135.31
 through 135.40 of the Ohio Revised Code is not in excess of thirty percent
 (30%) of its total assets of \$5,104,095,000.00 as revealed by the financial
 statements attached hereto.

The maximum amount of public monies which the applicant desires to receive
 and have on deposits as active funds at any one time during the period covered
 by this offer is \$800,000.00.

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 \$12,000,000.00. Star Bank, N.A. will bid competitive rates
 on the customer's interim deposits as they become available.

The maximum amount of public deposits which applicant desires to receive and
 have on deposit as inactive funds at any one time during the period covered by
 this offer is \$500,000.00.

For interim and inactive 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 thereto.

Interest rates are subject to change from time to time. Current interest rate
 quotations should be obtained 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 Comptroller of the Currency, adjusted to show any
 changes therein made 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.
 (Name of Bank)

By: Michael H. Diehl
 Michael H. Diehl, Vice President

Federal Financial Institutions Examination Council



Please refer to page I
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the required disclosure
of estimated burden.

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Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets of \$300 Million or More—FFIEC 032

Report at the close of business March 31, 1993

(930331)
(FCR 032)

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 domestic offices only. 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 must file the FFIEC 031.

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, V.P. & Controller
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.

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.

Signature of Officer Authorized to Sign Report

James D. Hogan
Date of signature 4/29/93

Oliver H. Meddell
Director (Trustee)

Bradley L. ...
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.

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, 2139 Espey Court, Crofton, MD 21114.

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, 2139 Espey Court, Crofton, MD 21114.

FDIC Certificate Number _____
(FCR 032)

CALL NO. 183 32 03-31-93
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 Offices Only and Total Assets of \$300 Million or More

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 29.2 hours per respondent and is estimated to vary from 14.6 to 150 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.: 016151418

Call Date: 3/31/93 ST-BK: 39-1240 FFIEC 032
 Page RC-1

**Consolidated Report of Condition for Insured Commercial
 and State-Chartered Savings Banks for March 31, 1993**

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		
	RCOM	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	278,214			1.a.
b. Interest-bearing balances(2)	0071	0			1.b.
2. Securities (from Schedule RC-B)	0390	1,153,672			2.
3. Federal funds sold and securities purchased under agreements to resell:			////	////	
a. Federal funds sold	0276	290,000			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)	RCOM 2122	3,258,265			4.a.
b. LESS: Allowance for loan and lease losses	RCOM 3123	52,205			4.b.
c. LESS: Allocated transfer risk reserve	RCOM 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	3,206,060			4.d.
5. Assets held in trading accounts (from Schedule RC-D)	2146	0			5.
6. Premises and fixed assets (including capitalized leases)	2145	45,996			6.
7. Other real estate owned (from Schedule RC-M)	2150	3,664			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	17,550			9.
10. Intangible assets (from Schedule RC-M)	2143	38,173			10.
11. Other assets (from Schedule RC-F)	2160	70,766			11.
12. Total assets (sum of items 1 through 11)	2170	5,104,095			12.

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

Schedule RC--Continued

	Dollar Amounts in Thousands		RCOM	Bill	Mill	Thou	
LIABILITIES							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	4,010,076			13.a.
(1) Noninterest-bearing(1)	RCOM 6631	773,927					13.a.(1)
(2) Interest-bearing	RCOM 6636	3,236,149					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	480,508			14.a.
b. Securities sold under agreements to repurchase			0279	144,564			14.b.
15. Demand notes issued to the U.S. Treasury			2840	10,000			15.
16. Other borrowed money			2850	47			16.
17. Mortgage indebtedness and obligations under capitalized leases			2910	11,737			17.
18. Bank's liability on acceptances executed and outstanding			2920	17,550			18.
19. Subordinated notes and debentures			3200	0			19.
20. Other liabilities (from Schedule RC-6)			2930	52,945			20.
21. Total liabilities (sum of items 13 through 20)			2948	4,727,427			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	18,200			24.
25. Surplus (exclude all surplus related to preferred stock)			3839	103,245			25.
26. a. Undivided profits and capital reserves			3632	255,223			26.a.
b. LESS: Net unrealized loss on marketable equity securities			0297	0			26.b.
27. Cumulative foreign currency translation adjustments							
28. Total equity capital (sum of items 23 through 27)			3210	376,668			28.
29. Total liabilities, limited-life preferred stock, and equity capital (sum of items 21, 22, and 28)			3300	5,104,095			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 1992

- | | |
|--|--|
| <p>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</p> <p>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)</p> <p>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)</p> | <p>4 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>5 = Review of the bank's financial statements by external auditors</p> <p>6 = Compilation of the bank's financial statements by external auditors</p> <p>7 = Other audit procedures (excluding tax preparation work)</p> <p>8 = No external audit work</p> |
|--|--|

Number
 RCOM 6724 | 2 | N.1.

(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.: 016151418
Schedule RC-E--Deposit Liabilities

Call Date: 3/31/93 ST-BK: 39-1240 FFIEC 032
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	C325						
	Transaction Accounts				Nontransaction Accounts		
	(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	RCOM Bil Mil Thou	RCOM Bil Mil Thou	RCOM Bil Mil Thou				
Deposits of:	//////////	//////////	//////////				
1. Individuals, partnerships, and corporations	2201 1,070,552	2240 609,371	2346 2,470,764			1.	
2. U.S. Government	2202 4,281	2280 4,281	2520 0			2.	
3. States and political subdivisions in the U.S.	2203 39,709	2290 10,640	2530 260,509			3.	
4. Commercial banks in the U.S.	2206 96,614	2310 96,614	//////////			4.	
a. U.S. branches and agencies of foreign banks	//////////	//////////	2347 0			4.a.	
b. Other commercial banks in the U.S.	//////////	//////////	2348 18,076			4.b.	
5. Other depository institutions in the U.S.	2207 21,711	2312 21,711	2349 0			5.	
6. Banks in foreign countries	2213 406	2320 406	//////////			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 27,454	2330 27,454	//////////			8.	
9. Total (sum of items 1 through 8) (sum of columns A and C must equal Schedule RC, item 13.a)	2215 1,260,727	2210 770,477	2385 2,749,349			9.	

Memoranda	Dollar Amounts in Thousands			
	RCOM	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	239,349		M.1.a.
b. Total brokered deposits	2365	45,000		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	0		M.1.c.(2)
d. Total deposits denominated in foreign currencies	3776	0		M.1.d.
e. Preferred deposits	5590	0		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	817,345		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352	482,467		M.2.a.(2)
b. Total time deposits of less than \$100,000	6648	1,090,812		M.2.b.
c. Time certificates of deposit of \$100,000 or more	6645	358,725		M.2.c.
d. Open-account time deposits of \$100,000 or more	6646	0		M.2.d.
3. All NOW accounts (included in column A above)	2398	490,250		M.3.

Deposit Totals for FDIC Insurance Assessments(1)			
4. Total deposits (sum of item 9, column A and item 9, column C) (must equal Schedule RC, item 13.a)	2200	4,010,076	M.4.
a. Total demand deposits (must equal item 9, column B)	2210	770,477	M.4.a.
b. Total time and savings deposits(2) (must equal item 9, column A plus item 9, column C minus item 9, column B)	2350	3,239,599	M.4.b.

(1) An amended Certified Statement should be submitted to the FDIC if the deposit totals reported in this item are amended after the semiannual Certified Statement originally covering this report date has been filed with the FDIC.
 (2) For FDIC insurance assessment purposes, "total time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

Legal Title of Bank: STAR BANK, NATIONAL ASSOCIATION
 Address: P.O. BOX 1038
 City, State Zip: CINCINNATI, OH 45201
 FDIC Certificate No.: 016151418

Call Date: 3/31/93 ST-BK: 39-1240 FFIEC 032
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Schedule RC-E--Continued

Memoranda (Continued)

	Dollar Amounts in Thousands		
	RCOM	Bill 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	294,698	M.5.a.
b. Over three months through 12 months (but not over 12 months)	3644	482,604	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	208,140	M.6.a.(1)
(2) Over three months through 12 months	2762	71,904	M.6.a.(2)
(3) Over one year through five years	2763	58,407	M.6.a.(3)
(4) Over five years	2765	150	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	338,601	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	20,124	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	20,124	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	358,725	M.6.c.

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