

RESOLUTION NO. 48-93

CITY OF CENTERVILLE, OHIO

SPONSORED BY COUNCILMEMBER Breaks Compton ON

THE 16th DAY OF August, 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 National City Bank, Dayton, Ohio 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)

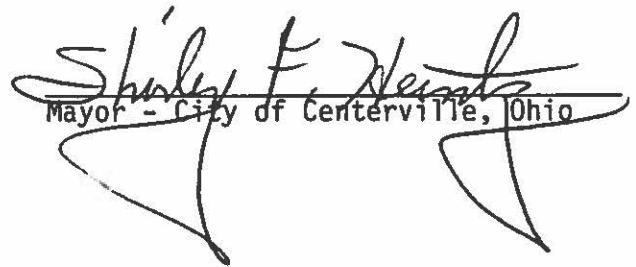
A copy of said application with a copy of the financial statement of said National City Bank are attached hereto, incorporated herein by reference, and marked Exhibit "A", and

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, Ohio 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 16th day of August, 1993.

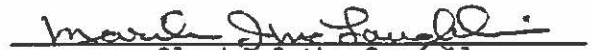

Mayor - City of Centerville, Ohio

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. 48-93, passed by the Council of the City of Centerville, Ohio, on the 16th day of August, 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

Legal Title of Bank: National City Bank, Dayton
 Address: 6 North Main Street
 City, State Zip: Dayton, OH 45412
 FDIC Certificate No.: 01651691

Call Date: 3/31/93 ST-BK: 39-1890 FFIEC 032
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**Consolidated Report of Income
 for the period January 1, 1993-March 31, 1993**

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	Bil Mil Thou	
Dollar Amounts in Thousands			
1. Interest income:	//////////		
a. Interest and fee income on loans:	//////////		
(1) Loans secured by real estate	4011	17,022	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	4,495	1.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:	//////////		
(a) Credit cards and related plans	4054	668	1.a.(4)(a)
(b) Other	4055	6,048	1.a.(4)(b)
(5) Loans to foreign governments and official institutions	4056	3	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	533	1.a.(6)(b)
(7) All other loans	4058	2,341	1.a.(7)
b. Income from lease financing receivables:	//////////		
(1) Taxable leases	4505	2	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	57	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	584	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	144	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	1,278	1.f.
g. Total interest income (sum of items 1.a through 1.f)	4107	33,175	1.g.

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

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: 3/31/93 ST-BK: 39-1890 FFIEC 032
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Schedule RI--Continued

Dollar Amounts in Thousands	Year-to-date		
	RIAD	Bil Mil Thou	
2. Interest expense:	//////////		
a. Interest on deposits:	//////////		
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	835	2.a.(1)
(2) Nontransaction accounts:	//////////		
(a) Money market deposit accounts (MMDAs)	4509	1,561	2.a.(2)(a)
(b) Other savings deposits	4511	1,798	2.a.(2)(b)
(c) Time certificates of deposit of \$100,000 or more	4174	553	2.a.(2)(c)
(d) All other time deposits	4512	7,411	2.a.(2)(d)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	988	2.b.
c. Interest on demand notes issued to the U.S. Treasury and on other borrowed money	4185	387	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	13,533	2.f.
3. Net interest income (item 1.g minus 2.f)	//////////		
	RIAD 4074	19,642	3.
4. Provisions:	//////////		
a. Provision for loan and lease losses	//////////		
b. Provision for allocated transfer risk	RIAD 4230	1,500	4.a.
	RIAD 4243	0	4.b.
5. Noninterest income:	//////////		
a. Income from fiduciary activities	4070	929	5.a.
b. Service charges on deposit accounts	4080	2,130	5.b.
c. Trading gains (losses) and fees from foreign exchange transactions	4075	5	5.c.
d. Other foreign transaction gains (losses)	4076	33	5.d.
e. Gains (losses) and fees from assets held in trading accounts	4077	0	5.e.
f. Other noninterest income:	//////////		
(1) Other fee income	5407	3,055	5.f.(1)
(2) All other noninterest income*	5408	201	5.f.(2)
g. Total noninterest income (sum of items 5.a through 5.f)	//////////		
	RIAD 4079	6,353	5.g.
6. Gains (losses) on securities not held in trading accounts	//////////		
	RIAD 4091	0	6.
7. Noninterest expense:	//////////		
a. Salaries and employee benefits	4135	5,804	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) ..	4217	1,773	7.b.
c. Other noninterest expense*	4092	9,118	7.c.
d. Total noninterest expense (sum of items 7.a through 7.c)	//////////		
	RIAD 4093	16,695	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, and 7.d) ..	//////////		
	RIAD 4301	7,800	8.
9. Applicable income taxes (on item 8)	//////////		
	RIAD 4302	2,834	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)	//////////		
	RIAD 4300	4,966	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	4,966	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.: 065619

Call Date: 3/31/93 ST-BK: 39-1890 FFIEC 032
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Schedule RI--Continued

Memoranda	Dollar Amounts in Thousands	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		M.1.
2. Not applicable	////			
3. Estimated foreign tax credit included in applicable income taxes, items 9 and 11.b. above	4309	0		M.3.
4. Number of full-time equivalent employees on payroll at end of current period (round to nearest whole number)	4150	743		M.4.

Schedule RI-A--Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands	1383		
	RIAD	Bil Mil Thou	
1. Total equity capital originally reported in the December 31, 1992, Reports of Condition and Income	3215	183,495	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	183,495	3.
4. Net income (loss) (must equal Schedule RI, item 12)	4340	4,966	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 loss on marketable equity securities	4413	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	188,461	13.

*Describe on Schedule RI-E--Explanations.

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Call Date: 3/31/93 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.

Dollar Amounts in Thousands	(Column A) Charge-offs		(Column B) Recoveries		1386
	calendar year-to-date				
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1. Loans secured by real estate:	////	////	////	////	
a. To U.S. addressees (domicile)	4651	401	4661	161	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	338	4617	330	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	193	4666	86	5.a.
b. Other (includes single payment, installment, and all student loans) ...	4657	845	4667	518	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	1,777	4605	1,095	9.

Memoranda

Dollar Amounts in Thousands	Cumulative Charge-offs Jan. 1, 1986 through Dec. 31, 1989		Cumulative Recoveries Jan. 1, 1986 through Report Date		
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1. Charge-offs and recoveries of Special-Category Loans, as defined for this Call Report by the Comptroller of the Currency	////	////	4784	13	M.1.

Memorandum items 2 and 3 are to be completed by all banks.

	(Column A) Charge-offs		(Column B) Recoveries		
	calendar year-to-date				
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
2. 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.2.
3. Loans secured by real estate (sum of Memorandum items 3.a through 3.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.3.a.
b. Secured by farmland	3584	0	3585	0	M.3.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	126	5412	71	M.3.c.(1)
(2) All other loans secured by 1-4 family residential properties	5413	136	5414	13	M.3.c.(2)
d. Secured by multifamily (5 or more) residential properties	3588	0	3589	0	M.3.d.
e. Secured by nonfarm nonresidential properties	3590	139	3591	77	M.3.e.

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**.....years from the.....**23RD**.....day of.....**AUGUST**.....
19.....**93**.....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
ASSETS
applicant's total non-public deposit liability of \$:.....**1,913,789,000.00**.....,
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 designa-
tion 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
its.....**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 VICE president and cashier, this 22ND day of JULY 19 93

NATIONAL CITY BANK (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
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 FDIC Certificate No.: 06569

Call Date: 3/31/93 ST-BK: 39-1890 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

		C300		
		RCON	Bil Mil Thou	
Dollar Amounts in Thousands				
ASSETS				
1. Cash and balances due from depository institutions (from Schedule RC-A):		////		
a. Noninterest-bearing balances and currency and coin(1)		0081	78,194	1.a.
b. Interest-bearing balances(2)		0071	0	1.b.
2. Securities (from Schedule RC-B)		0390	48,949	2.
3. Federal funds sold and securities purchased under agreements to resell:		////		
a. Federal funds sold		0276	151,719	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)	RCON 2122	1,546,352		4.a.
b. LESS: Allowance for loan and lease losses	RCON 3123	24,175		4.b.
c. LESS: Allocated transfer risk reserve	RCON 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	1,522,177		4.d.
5. Assets held in trading accounts (from Schedule RC-D)	2146	0		5.
6. Premises and fixed assets (including capitalized leases)	2145	46,648		6.
7. Other real estate owned (from Schedule RC-M)	2150	5,716		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	534		9.
10. Intangible assets (from Schedule RC-M)	2143	36,431		10.
11. Other assets (from Schedule RC-F)	2160	23,420		11.
12. Total assets (sum of items 1 through 11)	2170	1,913,789		12.

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

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Call Date: 3/31/93 ST-BK: 39-1890 FFIEC 032
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Schedule RC--Continued

	Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
LIABILITIES	////////////////////////////////////						
13. Deposits:	////////////////////////////////////						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	1,484,405			13.a.
(1) Noninterest-bearing(1)	RCON 6631	197,170	////////////////////////////////////				13.a.(1)
(2) Interest-bearing	RCON 6636	1,287,235	////////////////////////////////////				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	214,285			14.a.
b. Securities sold under agreements to repurchase			0279	2,199			14.b.
15. Demand notes issued to the U.S. Treasury			2840	0			15.
16. Other borrowed money			2850	12,917			16.
17. Mortgage indebtedness and obligations under capitalized leases			2910	0			17.
18. Bank's liability on acceptances executed and outstanding			2920	534			18.
19. Subordinated notes and debentures			3200	0			19.
20. Other liabilities (from Schedule RC-G)			2930	10,988			20.
21. Total liabilities (sum of items 13 through 20)			2948	1,725,328			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	122,269			25.
26. a. Undivided profits and capital reserves			3632	59,134			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	188,461			28.
29. Total liabilities, limited-life preferred stock, and equity capital (sum of items 21, 22, and 28)			3300	1,913,789			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
- | | RCON 6724 | Number | H.1. |
|-------|-----------|--------|------|
| | | 2 | |
- 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.