

RESOLUTION NO. 28-83

CITY OF CENTERVILLE, OHIO

SPONSORED BY COUNCILMEMBER Shirley Heintz ON THE
18th DAY OF July, 1983.

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 must meet in open session and designate a public depository, on the basis of written applications received, for deposit of active and/or interim funds for the period commencing August 23, 1983 and ending August 22, 1985; and

WHEREAS, the Council of the City of Centerville, Ohio has estimated the probable amount of active deposits to be deposited at the beginning of the period of designation to be Four Hundred Thousand Dollars (\$400,000.00), and the probable maximum amount to be so deposited at any one time during such period to be up to Seven Hundred Thousand Dollars (\$700,000.00), and

WHEREAS, the Council of the City of Centerville, Ohio has estimated the probable amount of interim deposits to be deposited at the beginning of the period of designation to be Five Hundred Thousand Dollars (\$500,000.00), and the probable maximum amount to be so deposited at any one time during such period to be up to Two Million Dollars (\$2,000,000.00), and

WHEREAS, written application has been received from the First National Bank, Dayton, Ohio as follows:

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

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

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

WHEREAS, Council finds that the said First National Bank, Dayton applied for active and/or interim deposits, and that the sureties and securities tendered are proper, namely: Such collateral in the amount of acceptable securities as enumerated in The Ohio Revised Code 135.18.

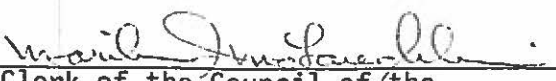
THEREFORE, BE IT RESOLVED BY THE MUNICIPALITY OF CENTERVILLE:

That deposit of the active and/or interim deposits of the City, up to the maximum amounts set forth herein, as determined by Council, be awarded to The First National Bank, Dayton which bank shall become a depository for the monies of the City for a period of two years upon duly executing and delivering the sureties and securities tendered as evidence by written Memorandum of Agreement to be executed by the City with said depository.

PASSED this 18th day of July, 1983.


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. 2883, passed by the Council of the City of Centerville, Ohio, on the 18th day of July, 1983.

Marie J. Faulk
Clerk of the Council

Approved as to form, consistency
with existing ordinances, the
charter & 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 The City of Centerville
(Governing Board)
Montgomery County, Ohio

The undersigned The First National 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 25 day of August
1983 in the total amount of Four Million Dollars
(\$4,000,000.00), which amount is not in excess of thirty per cent of the
applicant's total non-public deposit liability of \$127,395,600.00,
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 None Dollars (\$0),
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 Three Million Dollars (\$3,000,000.00),
to be held: See Schedule

- \$.....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 One Million Dollars (\$1,000,000.00).

This application is accompanied by a financial statement of the applicant under oath of
its Vice President-Chief Fiscal Officer 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 Acceptable securities as enumerated in The Ohio Revised Code 135.18

.....
in the aggregate amount of... As necessary
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..30.....day of.....June.....19..83.....

.....The First National Bank, Dayton, Ohio.....
(Name of Bank)

BY.....
Stephen B. McLahe, Senior Vice President

Attest:.....
Frank M. Riley, Cashier

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.

I, Edward J. Gerding, Senior Vice President of The First National Bank, Dayton, Ohio, do hereby declare the attached Report of Condition is true to the best of my knowledge and belief.

E. Gerding

Edward J. Gerding, Senior Vice
President

6-30-83

Date

CALL NO. 143 24 03-31-83
06569 06 39-1890.

THE FIRST NATIONAL BANK
ONE FIRST NATIONAL PLAZA
DAYTON, OH 45402

UMB NO 101 FDIC 3084-0052 Expiration Date 1 31 84
UMB NO 101 OCC 1357-0851 Expiration Date 9 30 84
CONSOLIDATED REPORT OF CONDITION
(COMMERCIAL BANK)
(Domestic - Standard)
(Including Domestic Subsidiaries)
(Dollar Amounts in Thousands)
ALL BANKS. RETURN ORIGINAL ONLY TO / DIC. REPORTS ANALYSIS AND PROCESSING UNIT, 550 17th STREET, N.W., WASH. D.C. 20429
NATIONAL BANKS: ALSO SEND ONE COPY TO THE APPROPRIATE REGIONAL ADMINISTRATOR AND FEDERAL RESERVE DISTRICT BANK
CLOSE OF BUSINESS DATE

PLEASE READ CAREFULLY INSTRUCTIONS FOR THE PREPARATION OF REPORTS OF CONDITION

March 31, 1983

Every item and schedule must be filled in Printed items must not be amended Amounts which cannot properly be included in the printed items must be entered under Other Assets or Other Liabilities

ASSETS	Sch.	Item	Col.	Mil.		Thou.	
1. Cash and due from depository institutions	C	8	-	87	792		
2. U.S. Treasury securities	B	1	E	35	574		
3. Obligations of other U.S. Government agencies and corporations	B	2	E	11	085		
4. Obligations of States and political subdivisions in the United States	B	3	E	165	284		
5. Other bonds, notes, and debentures	B	4	E		600		
6. Federal Reserve stock and corporate stock					550		
7. Trading account securities					-0-		
8. Federal funds sold and securities purchased under agreements to resell				31	009		
9. a. Loans, Total (excluding unearned income)	A	10		220	515		
b. LESS: allowance for possible loan losses (do not enclose in parentheses)				2	687		
c. Loans, Net				217	828		
10. Lease financing receivables					460		
11. Bank premises, furniture and fixtures, and other assets representing bank premises				8	859		
12. Real estate owned other than bank premises				5	573		
13. Investments in unconsolidated subsidiaries and associated companies					-0-		
14. Customers' liability to this bank on acceptances outstanding					737		
15. Other assets							
a. Intangible assets					-0-		
b. All other assets	G	3		6	469		
16. TOTAL ASSETS (sum of items 1 thru 15)				571	820		
LIABILITIES	Sch.	Item	Col.	Mil.		Thou.	
17. Demand deposits of individuals, partnerships, and corporations	F	1e	A	100	413		
18. Time & savings deposits of individuals, partnerships, & corporations	F	1e	B&C	318	991		
19. Deposits of United States Government	F	2	A,B&C		512		
20. Deposits of States and political subdivisions in the United States	F	3	A,B&C	52	614		
21. Deposits of foreign governments and official institutions	F	4	A,B&C		-0-		
22. Deposits of commercial banks	F	5&6	A,B&C		428		
23. Certified and officers' checks	F	7	A	4	308		
24a. TOTAL DEPOSITS (sum of items 17 thru 23)				477	266		
a1. Total demand deposits	F	8	A	108	278		
a2. Total time and savings deposits	F	8	B&C	368	988		
25. Federal funds purchased and securities sold under agreements to repurchase				39	065		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury				3	500		
b. Other liabilities for borrowed money					-0-		
27. Mortgage indebtedness and liability for capitalized leases					-0-		
28. Bank's liability on acceptances executed and outstanding					737		
29. Other liabilities	H	4		5	756		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24a thru 29)				526	324		
31. Subordinated notes and debentures					-0-		
EQUITY CAPITAL				Mil.		Thou.	
32. Preferred stock	a. No. shares outstanding		(par value)	-0-	-0-		
33. Common stock	a. No. shares authorized			1,259,659			
	b. No. shares outstanding		(par value)	1,129,214			
34. Surplus				7	058		
35. Undivided profits				11	270		
36. Reserves for contingencies and other capital reserves					-0-		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				145	106		
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)				571	820		

MEMORANDA

Mil.	Thou.
5	614
-0-	
73	597
-0-	
73	477
35	194
215	012
73	283
468	389
33	921
-0-	
556	941

1. Amounts outstanding as of report date:
 - a1. Standby letters of credit, total
 - a2. Amount of standby letters of credit in Memo, item 1a1, conveyed to others through participations.
 - b. Time certificates of deposit in denominations of \$100,000 or more (included in Schedule F, Col. C)
 - c. Other time deposits in amounts of \$100,000 or more (included in Schedule F, Col. C)
2. Average for 30 calendar days (or calendar month) ending with report date:
 - a. Cash and due from depository institutions (corresponds to Assets, item 1)
 - b. Federal funds sold and securities purchased under agreements to resell (corresponds to Assets, item 8)
 - c. Total loans (corresponds to Assets, item 9a)
 - d. Time certificates of deposits in denominations of \$100,000 or more (corresponds to Memoranda, item 1b)
 - e. Total deposits (corresponds to Liabilities, item 24a)
 - f. Federal funds purchased and securities sold under agreements to repurchase (corresponds to Liab., item 25)
 - g. Other liabilities for borrowed money (corresponds to Liabilities, item 26b)
 - h. Total assets (corresponds to Assets, item 16)

SCHEDULE A—LOANS (including rediscounts and overdrafts)

8	740
-0-	
-0-	
15	552
-0-	
13	354
-0-	
-0-	
-0-	
1	350
2	949
-0-	
396	
471	
90	105
16	196
17	847
1	521
	325
3	870
9	643
13	029
33	378
	960
229	686
9	171
220	515

1. Real estate loans (include only loans secured primarily by real estate):
 - a. Construction and land development
 - b. Secured by farmland (including farm residential and other improvements)
 - c. Secured by 1-4 family residential properties:
 1. Insured by FHA or guaranteed by VA
 2. Conventional
 - d. Secured by multifamily (5 or more) residential properties:
 1. Insured by FHA
 2. Conventional
 - e. Secured by nonfarm nonresidential properties
2. Loans to financial institutions:
 - a. To real estate investment trusts and mortgage companies
 - b. To commercial banks in the U.S.
 - c. To banks in foreign countries
 - d. To finance companies in the U.S.
 - e. To other financial institutions
3. Loans for purchasing or carrying securities (secured and unsecured):
 - a. To brokers and dealers in securities
 - b. Other loans for purchasing or carrying securities
4. Loans to finance agricultural production and other loans to farmers
5. Commercial and industrial loans (except those secured primarily by real estate)
6. Loans to individuals for household, family, and other personal expenditures (include purchased paper):
 - a. To purchase private passenger automobiles on instalment basis
 - b. Credit cards and related plans:
 1. Retail (charge account) credit card plans
 2. Check credit and revolving credit plans
 - c. To purchase other retail consumer goods on instalment basis:
 1. Mobile homes (exclude travel trailers)
 2. Other retail consumer goods (exclude credit cards and related plans)
 - d. Instalment loans to repair and modernize residential property
 - e. Other instalment loans for household, family, and other personal expenditures:
 - f. Single-payment loans for household, family, and other personal expenditures
7. All other loans
8. Total loans, Gross (sum of items 1 through 7)
9. LESS: Unearned income on loans reflected in items above (do not enclose in parentheses)
10. TOTAL LOANS (excluding unearned income) (item 8 minus item 9) (must equal Assets, item 9a)

MEMORANDUM

1. Holdings of commercial paper included in Schedule A

-0-	
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Distribution by Remaining Maturity (exclude securities held in Trading Account, Assets, item 7) (Items correspond to Assets, items 2, 3, 4 and 5)	A. 1 yr. or less		B. Over 1 thru 5 yrs.		C. Over 5 thru 10 yrs.		D. Over 10 years		E. Total	
	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.
	1. U.S. Treasury securities		-0-	35	574		-0-		-0-	35
2. Obligations of other U.S. Government agencies and corporations		-0-		-0-	2	246	8	839	11	085
3. Obligations of States & political subdivisions in the U.S.	21	608	29	167	57	706	56	803	165	284
4. Other bonds, notes and debentures		-0-		500		25		75		600
5. TOTAL (sum of items 1 thru 4)	21	608	65	241	59	977	65	717	212	543

SCHEDULE C-Cash and Due from Depository Institutions	Mil.	Thou.
1. Cash items in process of collection and unposted debits (unposted debits from Schedule I)	15	409
2. Demand balances with commercial banks in the United States	10	967
3. Time and savings balances with commercial banks in the United States		-0-
4. Balances with other depository institutions in the U.S.		-0-
5. Balances with banks in foreign countries	43	215
6. Balances with Federal Reserve Banks	6	247
7. Currency and coin (U.S. and foreign)	11	954
8. TOTAL (sum of items 1 thru 7) (must equal Assets, item 1)	87	792

MEMORANDUM	Mil.	Thou.
1. Amount of interest-bearing balances included in Schedule C above	43	200

SCHEDULE F-DEPOSITS	A. DEMAND		B. SAVINGS		C. TIME	
	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.
1. Deposits of individuals, partnerships, and corporations:						
a. Individuals and nonprofit organizations			166	755		
b. Corporations and other profit organizations			25	515		
c. SUBTOTAL (sum of 1a and 1b)	100	413	192	270	126	721
d. Mutual savings banks		-0-		-0-		-0-
e. TOTAL (sum of 1c and 1d) (Col. A must equal Liabilities, item 17 and Cols. B and C must equal Liabilities, item 18)	100	413	192	270	126	721
2. Deposits of United States Government		512		-0-		-0-
3. Deposits of States and political subdivisions in the United States	2	617		75	49	922
4. Deposits of foreign governments and official institutions		-0-		-0-		-0-
5. Deposits of commercial banks in the United States		347		-0-		-0-
6. Deposits of banks in foreign countries (including balances of foreign branches of other American banks)		81		-0-		-0-
7. Certified and officers' checks, travelers' checks, letters of credit sold for cash (must equal Liabilities, item 23)	4	308				
8. Total deposits (sum of items 1 thru 7)	108	278	192	345	176	643

MEMORANDA	Mil.	Thou.
1. Selected savings accounts		
a. "Super NOW" accounts (included in items 1a, 2 and 3, Col. B above)		9 692
b. Other NOW accounts (included in items 1a, 2 and 3, Col. B above) and ATS accounts (savings deposits authorized for automatic transfer) (included in item 1a, Col. B above)		29 937
c. All other savings deposits that are subject to a federal regulatory interest rate ceiling (included in item 8, Col. B above)		71 417
2. Money market time deposits (include both (a) minimum denominations of \$2,500 but less than \$100,000 with original maturities of 26 weeks and (b) minimum denominations of \$2,500 but less than \$100,000 with original maturities of 91 days) (included in item 8, Col. C above)		56 409
3. All savers certificates (included in item 8, Col. C above)		1 164
4. Individual Retirement Accounts (IRA) and Keogh Plan Accounts (included in item 8, Col. B and C above)	12	358

SCHEDULE G—All Other Assets	Mil.	Thou.	SCHEDULE H—Other Liabilities	Mil.	Thou.
1. Income earned or accrued on loans but not collected (do not include income on bonds)		1 924	1. Expenses accrued and unpaid		584
2. All other (list items over 25% of item 3 below if greater than \$10 thousand)			2. Deferred income taxes:		
Other Investments 118			a. IRS bad debt reserve		-0-
Inc Uncoll Sec 3,163			b. Other	3	694
Other Assets 499			3. All other (list items over 25% of item 4 below if greater than \$10 thousand)		
Eurodollar Inc Uncoll 765	Intercompany Pay 1,357				
3. TOTAL (sum of items 1 and 2) (must equal Assets, item 15b)	6	469	Vouchers Payable 121		
				5	756
			4. TOTAL (sum of items 1 through 3) (must equal Liabilities, item 29)		

SCHEDULE I—Other Data for Deposit Insurance Assessments	Mil.	Thou.
1. Unposted debits (see instructions):		
a. Actual amount of all unposted debits		-0-
OR b. Separate amount of unposted debits:		
1. Actual amount of demand deposits		-0-
2. Actual amount of time and savings deposits		-0-
2. Unposted credits (see instructions):		
a. Actual amount of all unposted credits		-0-
OR b. Separate amount of unposted credits:		
1. Actual amount of demand deposits		-0-
2. Actual amount of time and savings deposits		-0-
3. Uninvested trust funds (cash) held in bank's own trust department (not included in Liabilities, item 24a)		87
4. Deposits in domestic offices of consolidated subsidiaries (not included in Liabilities, item 24a)		
a. Demand deposits of consolidated subsidiaries		-0-
b. Time and savings deposits of consolidated subsidiaries		-0-
5. International Banking Facility (IBF) time deposits (included in Schedule F, Column C)		-0-

NOTE: This report must be signed by an authorized officer and attested by not less than two directors for State nonmember banks and three directors for National banks other than the officer signing the report.

I, the undersigned officer, do hereby declare that this Report of Condition (including the supporting schedules) has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true to the best of my knowledge and belief.

NAME AND TITLE OF PERSON TO WHOM INQUIRIES MAY BE DIRECTED	AREA CODE TELEPHONE NO.
Joe Brun, Financial Analyst	513 226-2093

SIGNATURE OF OFFICER AUTHORIZED TO SIGN REPORT	AREA CODE TELEPHONE NO.	DATE SIGNED (Month, Day, Year)
<i>E. J. Gerding</i>	513 226-2094	04-19-83

NAME & TITLE OF OFFICER AUTHORIZED TO SIGN REPORT	We, the undersigned directors, 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 and is true and correct.
E. J. Gerding, Sr. Vice Pres	

SIGNATURE OF DIRECTOR	SIGNATURE OF DIRECTOR	SIGNATURE OF DIRECTOR
<i>Frederick W. Schantz</i>	<i>Charles R. Hoschouer</i>	<i>John W. Herbert</i>
Frederick W. Schantz	Charles R. Hoschouer	John W. Herbert

CALL NO. 143 24 03-31-83
 06569 06 39-1890
 THE FIRST NATIONAL BANK
 ONE FIRST NATIONAL PLAZA
 DAYTON, OH 45402

Expiration Date 1/31/84
 OMB No for OCC 1557-0081
 Expiration Date 9 30 '84

CONSOLIDATED REPORT OF INCOME
 (COMMERCIAL BANK)
 (Domestic and Foreign) (Dollar Amounts in Thousands)
 (Including Domestic and Foreign Subsidiaries)
 ALL BANKS: RETURN ORIGINAL ONLY TO FDIC.
 REPORTS ANALYSIS AND PROCESSING UNIT,
 650 17th STREET, N.W., WASHINGTON, D.C. 20429
 NATIONAL BANKS: ALSO SEND ONE COPY TO THE
 APPROPRIATE REGIONAL ADMINISTRATOR AND
 FEDERAL RESERVE DISTRICT BANK
 PLEASE READ CAREFULLY INSTRUCTIONS FOR
 THE PREPARATION OF REPORTS OF INCOME

CLOSE OF BUSINESS DATE
 March 31, 1983

Every item and section must be filled in. Printed items must not be amended. Amounts which cannot properly be included in the printed items must be entered under Other Operating Income or Other Operating Expenses.

SECTION A—SOURCES AND DISPOSITION OF INCOME (Indicate losses in parentheses)

	Calendar Year-to-Date		
	Mil.	Thou.	
1. OPERATING INCOME:			
a. Interest and fees on loans	6	952	1a
b. Interest on balances with depository institutions		848	1b
c. Income on Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries		713	1c
d. Interest on U.S. Treasury securities		986	1d
e. Interest on obligations of other U.S. Government agencies and corporations		288	1e
f. Interest on obligations of States and political subdivisions in the U.S.	2	691	1f
g. Interest on other bonds, notes, and debentures		12	1g
h. Dividends on stock		8	1h
i. Income from lease financing		20	1i
j. Income from fiduciary activities		275	1j
k. Service charges on deposit accounts in domestic offices.		772	1k
l. Other service charges, commissions, and fees		542	1l
m. Other operating income (section D, item 4).		58	1m
n. TOTAL OPERATING INCOME (sum of items 1a thru 1m)	14	165	1n
2. OPERATING EXPENSES:			
a. Salaries and employee benefits	2	361	2a
b. Interest on time certificates of deposit of \$100,000 or more issued by domestic offices	1	693	2b
c. Interest on deposits in foreign offices		-0-	2c
d. Interest on other deposits	5	718	2d
e. Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries		533	2e
f. 1. Interest on demand notes (note balances) issued to the U.S. Treasury		69	2f1
2. Interest on other borrowed money		-0-	2f2
g. Interest on subordinated notes and debentures		-0-	2g
h. 1. Occupancy expense of bank premises, Gross	490		2h1
2. LESS: Rental income (do not enclose in parentheses)	9		2h2
3. Occupancy expense of bank premises, Net		481	2h3
i. Furniture and equipment expense		591	2i
j. Provision for possible loan losses (section C, item 4).		3 639	2j
k. Other operating expenses (section E, item 3).		1 705	2k
l. TOTAL OPERATING EXPENSES (sum of items 2a thru 2k)		16 790	2l
3. INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES (item 1n minus item 2l)		(2 625)	3
4. APPLICABLE INCOME TAXES		(2 447)	4
5. INCOME BEFORE SECURITIES GAINS OR LOSSES (item 3 plus or minus item 4)		(178)	5
6. a. Securities gains (losses), Gross	(20)		6a
b. Applicable income taxes	9		6b
c. SECURITIES GAINS (losses), Net (item 6a plus or minus item 6b)		(11)	6c
7. NET INCOME (item 5 plus or minus item 6c)		(189)	7
OR			
7. INCOME BEFORE EXTRAORDINARY ITEMS		(189)	7
8. EXTRAORDINARY ITEMS, NET OF TAX EFFECT (must equal section F, item 2c)		-0-	8
9. NET INCOME (item 7 plus or minus item 8)		(189)	9

SECTION B—CHANGES IN EQUITY CAPITAL (Items 4 through 10 are calendar Year-to-Date)

(Indicate decreases and losses in parentheses)

	Total equity capital		
	Mil.	Thou.	
1. Balance end of previous year	46	685	1
2. Adjustments (itemize in Memoranda, item 1 below)		-0-	2
3. Adjusted balance end of previous year (sum of items 1 and 2)	46	685	3
4. Net income (loss) (from Section A, item 7 or 9)		(189)	4
5. Sale, conversion, acquisition, or retirement of capital, net			
a. Transaction with own holding company or affiliates		-0-	5a
b. Other		-0-	5b
6. Changes incident to mergers and absorptions, net		-0-	6
7. LESS: Cash dividends declared on common stock (do not enclose in parentheses)	1	000	7
8. LESS: Cash dividends declared on preferred stock (do not enclose in parentheses)		-0-	8
9. NOT APPLICABLE			9
10. Other increases (decreases) (itemize in Memoranda, item 2 below)		-0-	10
11. Balance end of current period (must equal R/C, item 37)	45	496	11

MEMORANDA

1. Itemize adjustments shown in item 2

2. Itemize other increases or decreases shown in item 10

SECTION C—ALLOWANCE FOR POSSIBLE LOAN LOSSES (CALENDAR YEAR-TO-DATE)

	Mil.	Thou.	
1. Balance end of previous year	3	228	1
2. Recoveries credited to allowance		154	2
3. Changes incident to mergers and absorptions, net		-0-	3
4. Provision for possible loan losses (must equal Section A, item 2j)	3	639	4
5. LESS: Losses charged to allowance (do not enclose in parentheses)	4	334	5
6. Foreign currency translation adjustment		-0-	6
7. Balance end of current period (sum of items 1 thru 6) (must equal R/C, item 9b)	2	687	7

SECTION D—OTHER OPERATING INCOME

Mil. Thou.

SECTION E—OTHER OPERATING EXPENSES

Mil. Thou.

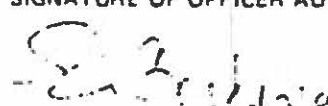
1. Trading account, Net		-0-	1. Minority interest in consolidated subsidiaries		-0-	1
2. Equity in net income of unconsolidated subsidiaries and associated companies		-0-	2a. Amortization of intangible assets		-0-	2a
3. All other (List items over 25% of item 4)			2b. All other (List items over 25% of item 3)			
			Taxes & Assessments	275		
			General	1,311		
			Inter Co Fee	74		
			Inter Co Int	13		
Safe Deposit Income		58	Educ & Recreation	32	1	705
4. Total (sum of items 1 through 3) (must equal Section A, item 1m)		58	3. Total (sum of items 1 thru 2b) (must equal Section A, item 2k)		1	705

SECTION F—MEMORANDA (CALENDAR YEAR-TO-DATE)

	Mil.	Thou.		
1. Provision for income taxes for the year				
a. Provision for U.S. Federal income taxes	(2	438)	1a	
b. Provision for U.S. State and local income taxes		-0-	1b	
c. Provision for foreign income taxes		-0-	1c	
d. Total . . . (sum of items 1a, 1b and 1c) (must equal section A, items 4 and 6b and section F, item 2b)	(2	438)	1d	
1 Provision for income taxes—current portion (to be reported only with the December Report of Income)		N/A	1d1	
2 Provision for income taxes—deferred portion (to be reported only with the December Report of Income) (The sum of items 1d1 and 1d2 must equal total, item 1d)		N/A	1d2	
2. Extraordinary items				
a. Itemize		-0-	2a	
b. Applicable income taxes		-0-	2b	
c. Extraordinary items, Net . . . (item 2a minus item 2b) (must equal section A, item 8)		-0-	2c	
		NUMBER		
3. Number of full-time equivalent employees on payroll at end of period		520	3	
4. Number of subsidiaries consolidated		-0-	4	
5. List all mergers, consolidations, and purchases during reporting period				
	Name	Location	Nature*	Date
	None			

*Indicate Pooling-of-Interest (POI) or Purchase Business Combination (PBC)

I, the undersigned officer, hereby certify that this Report of Income (including the information in the supporting sections) has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true and correct to the best of my knowledge and belief

NAME AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT	AREA CODE/TELEPHONE NO.
E. J. Gerding, Sr. Vice Pres	513 226-2094
SIGNATURE OF OFFICER AUTHORIZED TO SIGN REPORT	DATE SIGNED (Month, Day, Year)
	04-19-83
NAME AND TITLE OF PERSON TO WHOM INQUIRIES MAY BE DIRECTED	AREA CODE/TELEPHONE NO.
Joe Bruns, Financial Analyst	513 226-2093