

2520032543207

# THE BALDWIN STATE BANK

Eighth & High Streets • P.O. Box 46 • Baldwin City, Kansas 66006

(913) 594-6421

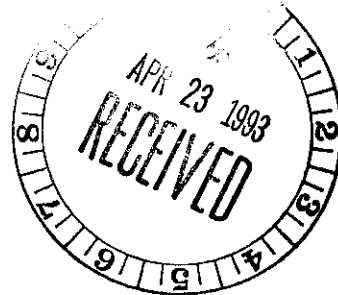
April 12, 1993

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
U. S. Department of Labor  
200 Constitution Avenue N. W.  
Washington, D.C. 20210

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a non-qualified Directors Deferred Compensation plan sponsored by our organization.

1. Baldwin State Bank
2. 8th & High  
Baldwin City, Kansas 66006
3. EIN: 48 0129620
4. Number of Plans maintained: 3
5. Number of participants in each plan: Plan 1--4  
Plan 2--6  
Plan 3--3
6. Effective date of Plan 3: January 1, 1993



We will provide plan documents upon request in accordance with ERISA Section 101(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,

Baldwin State Bank

By:

*Walter D. ...*  
Plan Administrator