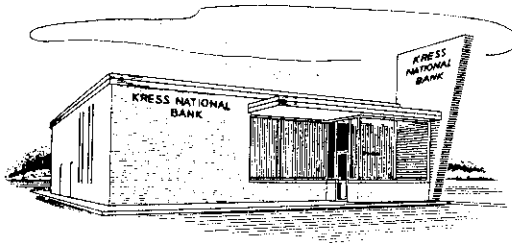


# KRESS National Bank



2520032542348

JOHN C. MURRAY  
President

SEPTEMBER 29, 1992

TO: TOP HAT EXEMPTION  
PENSION AND WELFARE ADMINISTRATION  
ROOM N-5644  
U.S. DEPARTMENT OF LABOR  
200 CONSTITUTION AVE. NW  
WASHINGTON, DC 20010

FROM: KRESS NATIONAL BANK  
BOX 660  
KRESS, TEXAS 79052

EMPLOYER IDENTIFICATION NUMBER: 75-1108585

THIS DOCUMENT CONSTITUTES THE STATEMENT REQUIRED BY 29 C/F/R. SEC. 2520, 104-23(a)(1), TO BE FILED WITH THE SECRETARY OF LABOR IN RESPECT TO NON-QUALIFIED DEFERRED COMPENSTATION PLANS MAINTAINED BY THE ABOVE EMPLOYER.

KRESS NATIONAL BANK, KRESS, TEXAS CURRENTLY MAINTAINS 1 NON-QUALIFIED DEFERRED COMPENSTATION PLAN FOR EMPLOYEES WHO ARE MEMBERS OF A SELECT GROUP OF MANAGEMENT OR WHO ARE HIGHLY COMPENSATED.

THERE ARE 4 PARTICIPANTS IN THE PLAN.

(SIGNED)

ADMINISTRATOR: \_\_\_\_\_

TITLE: \_\_\_\_\_

PRESIDENT

OF

EMPLOYERS: \_\_\_\_\_

KRESS NATIONAL BANK, KRESS, TEXAS

SEP 30 1992

"A Good Bank To Grow With"

P.O. BOX 660

PH. 806-684-2231

KRESS, TEXAS 79052