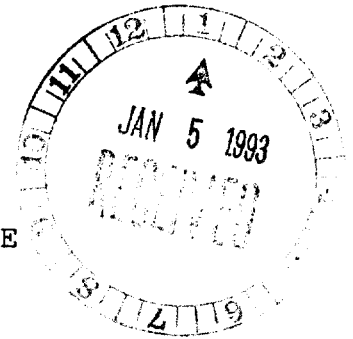


2520032903194



ERISA LABOR DEPARTMENT STATEMENT
RE: ALTERNATIVE METHOD OF COMPLIANCE
WITH REPORTING AND DISCLOSURE RULES

TO: Top Hat Plan Exemption
Pension and Welfare Benefits Administration
P.O. Box 5212
Washington, D.C. 20013-5212

FROM: Kaw Valley State Bank and Trust Company
P.O. Box 8009
1110 North Kansas Avenue
Topeka, KS 66608-0009
EIN: 48-0292680

RE: Deferred Compensation Plan

The above-referenced employer has previously established a deferred compensation plan for the purpose of providing deferred compensation for a select group of management. This alternative filing pursuant to C.F.R. 2520.104-23(a) is made pursuant to a Department of Labor Notice published April 20, 1992 and expanded July 20, 1992 in order to assure technical compliance with ERISA's reporting and disclosure rules.

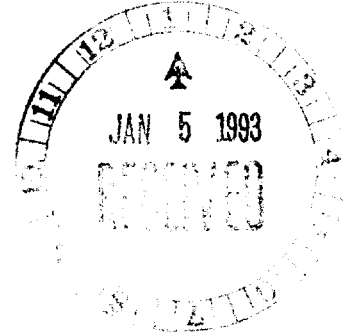
In addition to the above-referenced Plan, the employer currently maintains no additional nonqualified plan of deferred compensation for employees who are members of a select group of management. One employee participates in the deferred compensation plan and is currently an employee of Kaw Valley State Bank and Trust Company.



Kaw Valley

STATE BANK AND TRUST CO.

December 22, 1992



PENSION AND WELFARE BENEFITS ADMINISTRATION
P O BOX 75212
WASHINGTON, DC 20013-5212

Re: Kaw Valley State Bank and Trust
Company, Topeka, Kansas, Top Hat Plan

Dear Sir or Madam:

Enclosed is a statement prepared in accordance with C.F.R. 2520.104-23(a) for the above-referenced plan.

This statement is being filed pursuant to Department of Labor Notice dated April 20, 1992. Pursuant to the terms of said notice, the maximum penalty amount of \$1,000 is enclosed herewith.

Please feel free to contact the undersigned if you have any questions.

Very truly yours,

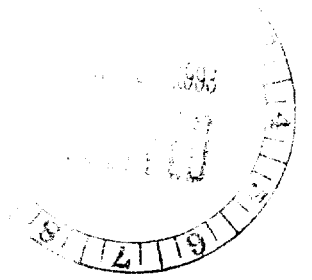
Robert S. Maxwell
Senior Vice President
and Trust Officer

RSM/jl

Enclosure

19.061

19,061



Kaw Valley
STATE BANK AND TRUST CO.
P.O. Box 8009 • Topeka, Kansas 66608-0009

Fold at line over top of envelope to the
right of the return address

CERTIFIED

P 420 627 559

MAIL

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TOPEKA
DEC 21 '92

KANSAS
66608-0009

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PENSION AND WELFARE BENEFITS
ADMINISTRATION
P O BOX 75212
WASHINGTON, DC 20013-5212

