

VERMILION BANK & TRUST COMPANY

JAMES E. BENOIT  
PRESIDENT & C.E.O.

DECEMBER 23, 1992

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(318) 643-7900

2520032903856

SECRETARY OF LABOR  
OFFICE OF EMPLOYEE BENEFITS SECURITY  
LABOR-MANAGEMENT SERVICES ADMINISTRATION  
U.S. DEPARTMENT OF LABOR  
WASHINGTON, D.C. 20216

DEAR SECRETARY OF LABOR:

AS ADMINISTRATOR OF VERMILION BANK & TRUST COMPANY'S NON-QUALIFIED DEFERRED COMPENSATION PLAN FOR EXECUTIVES, I HEREBY FILE THE STATEMENT PRESCRIBED BY DEPARTMENT OF LABOR REGULATION \$2520.104-23, WHICH PROVIDES AN ALTERNATIVE METHOD OF COMPLIANCE WITH THE REPORTING AND DISCLOSURE REQUIREMENTS OF PART 1 OF TITLE I OF THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974 ("ERISA") FOR UNFUNDED OR INSURED PENSION PLANS MAINTAINED BY AN EMPLOYER FOR A SELECT GROUP OF MANAGEMENT OR HIGHLY COMPENSATED EMPLOYEES:

1. EMPLOYER'S NAME AND ADDRESS:  
VERMILION BANK & TRUST COMPANY  
POST OFFICE BOX 349  
KAPLAN, LOUISIANA 70548
2. EMPLOYER IDENTIFICATION NUMBER:  
72-0503829
3. VERMILION BANK & TRUST COMPANY MAINTAINS THE VERMILION BANK & TRUST COMPANY EXECUTIVE SUPPLEMENTAL BENEFIT SALARY CONTINUATION PLAN, A NON-QUALIFIED DEFERRED COMPENSATION PLAN, PRIMARILY FOR THE PURPOSE OF PROVIDING DEFERRED COMPENSATION FOR A SELECT GROUP OF MANAGEMENT OR HIGHLY COMPENSATED EMPLOYEES.
5. VERMILION BANK & TRUST COMPANY HAS ESTABLISHED ONLY ONE PENSION PLAN THAT IS MAINTAINED PRIMARILY FOR THE PURPOSE OF PROVIDING DEFERRED COMPENSATION FOR A SELECT GROUP OF MANAGEMENT OR HIGHLY COMPENSATED EMPLOYEES, NAMELY THE VERMILION BANK & TRUST COMPANY EXECUTIVE SUPPLEMENTAL BENEFIT SALARY CONTINUATION PLAN. THERE ARE THREE (3) EMPLOYEES WHO PARTICIPATE IN THIS PLAN.

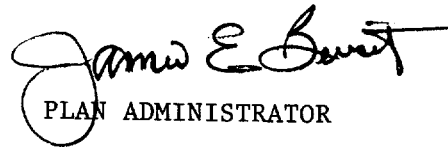
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5. VERMILION BANK & TRUST COMPANY WILL PROVIDE PLAN DOCUMENTS TO THE SECRETARY UPON REQUEST AS REQUIRED BY ERISA §104(a)(1).

IF YOU HAVE ANY FURTHER QUESTIONS REGARDING THIS MATTER, PLEASE DO NOT HESITATE TO CONTACT ME.

SINCERELY,

  
PLAN ADMINISTRATOR