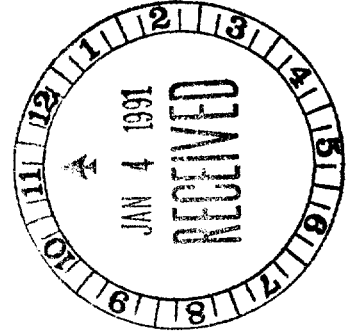


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 **W.T.B. Financial Corporation**

Walker H. Collins
Treasurer,
Chief Financial Officer



December 27, 1990

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

From: W.T.B. Financial Corporation
P.O. Box 2127
Spokane, WA 99210

Employer's Tax I.D. Number: 91-1150490

This document constitutes the statement required by regulation required by 2520.104-23, 29 CFR, to be filed with the Secretary of Labor in respect to nonqualified deferred compensation plans maintained by the above employer.

The employer currently maintains a nonqualified deferred compensation plan for an executive who is of a select group of management and highly compensated.

There is one employee in the plan.

The above employer is willing to furnish documents, if any, with respect to the above plan if requested by the Secretary of Labor.

Yours truly,

W.T.B. Financial Corporation

By: 
Chief Financial Officer