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**FARMERS &
DROVERS BANK**

TO THE SECRETARY OF LABOR:

In compliance with the requirements of the alternative method of reporting and disclosure under Part I of Title I of the Employee Retirement Income Security Act of 1974 for unfunded pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. § 2520.104-23, the following information is provided by the undersigned employer.

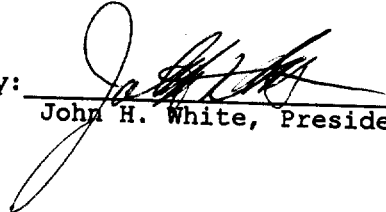
FARMERS AND DROVERS BANK
201 W. Main, P. O. Box C
Council Grove, Kansas 66846
EIN: 48-0214960

Farmers and Drovers Bank maintains a plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

One Plan covering 5 Employees

Dated this 4th day of April, 1996.

FARMERS AND DROVERS BANK

By: 
John H. White, President