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AMERICAN BANK AND TRUST COMPANY

Member F.D.I.C.

TO: Office of Pension and Welfare Benefit Programs
Labor Management - Services Administration
U S Department of Labor
Washington, D.C. 20216

FROM: American Bank & Trust Company
Employer Identification Number: 72-0510483
P O Box 1579
Opelousas, LA 70571-1579

September 27, 1995

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 a Non-Qualified Deferred Compensation Plan maintained by the above employer.

The employer currently maintains one Non-Qualified Deferred compensation Plan for employees who are members of a select group of management or who are highly compensated. There are currently two participants in the plan. A copy of the plan document will be furnished upon request.

Respectfully submitted,

Joan T. Muller
Vice-President/CFO

cc: Wayne Pangburn