



2520032034667

John M. St. Clair, Jr.
President and CEO

Citizens Guaranty Bank

TO: Office of Employee Benefits Security
Labor-Management Services Administration
U.S. Department of Labor
Washington, D.C. 20216

FROM: Citizens Guaranty Bank
61-0734710
21 River Drive
Irvine, Kentucky 40336

September 30, 1992

This document constitutes the statement required by 29 C.F.R. section 2520.104-28 (a) (1) to be filed with the Secretary of Labor in respect to non-qualified deferred compensation plans maintained by the above employer.

The employer maintains a non-qualified welfare benefit plan for executives who are members of a select group of management or who are highly compensated.

The number of participants in the plan is as follows: 2

John M. St. Clair, Jr., President & CEO