```
****************************************
*------------>>>    REPORTS FOR  A1    *
*  12/31/94        QTR 4/94            *
****************************************
```


```
****************************************
*------------>>>    REPORTS FOR  A1    *
*  12/31/94        QTR 4/94            *
****************************************
```


```
****************************************
*                                      *
*                                      *
*         BankExec/International       *
*                                      *
*        BankExec IS A PRODUCT         *
*         AND PROTECTED MARK           *
*               OF THE                 *
*    AMERICAN BANKERS ASSOCIATION      *
*                                      *
*                                      *
*              3.0 93292               *
****************************************
```


```
****************************************
*------------>>>    REPORTS FOR  A1    *
*  12/31/94        QTR 4/94            *
****************************************
```



```
****************************************
*------------>>>    REPORTS FOR  A1    *
*  12/31/94        QTR 4/94            *
****************************************
```

BALANCE SHEET

12/31/94

YTD AVERAGE PRIOR YR	YTD AVERAGE CURR YR	ASSETS	QUARTER 12/94	9/94	6/94	3/94
27.5	27.2	CASH AND CASH ITEMS	29.049	29.160	28.618	26.479
18.9	23.8	INTERBANK FUNDS	2.609	7.111	.000	81.746
137.0	144.0	INVESTMENT SECURITIES	143.709	143.981	163.994	143.187
318.5	454.3	LOANS (NET OF RESERVE)	527.018	510.692	472.643	410.816
10.0	9.9	PREMISES	9.758	9.833	9.897	9.950
20.9	26.1	OTHER ASSETS	29.370	28.315	27.952	22.469
532.9	685.3	TOTAL ASSETS	741.513	729.092	703.103	694.647
		LIABILITIES AND EQUITY				
135.5	170.6	DEMAND DEPOSITS	178.556	181.317	183.843	171.383
125.4	149.1	SAVINGS DEPOSITS	163.794	157.760	158.296	150.165
210.6	272.5	TIME DEPOSITS	301.109	292.987	270.279	258.560
471.5	592.2	TOTAL DEPOSITS	643.459	632.063	612.418	580.108
22.9	27.7	OTHER LIABILITIES	30.891	30.305	29.346	23.714
.0	24.5	FUNDS BORROWED	25.436	25.402	20.959	50.924
3.0	5.0	LONG-TERM DEBT	5.000	5.000	5.000	5.000
35.5	35.9	OWNER'S EQUITY	36.726	36.321	35.380	34.902
532.9	685.3	TOTAL LIABILITIES/EQTY	741.513	729.092	703.103	694.647

----LOAN ACCOUNTS----

PRIOR YR	CURR YR		12/94	9/94	6/94	3/94
321.7	458.9	LOANS	532.341	515.850	477.417	414.966
3.2	4.6	LOAN LOSS RESERVE	5.323	5.158	4.774	4.150
318.5	454.3	NET LOANS	527.018	510.692	472.643	410.816

----QUARTERLY AND ANNUAL AVERAGE RATIOS----

PRIOR YR	CURR YR		12/94	9/94	6/94	3/94
59.76	66.30	LOANS/TOTAL ASSETS	71.07	70.04	67.22	59.14
67.55	76.72	LOANS/DEPOSITS	81.90	80.80	77.18	70.82
1.00	1.00	LOSS RSRVE/TOTAL LOANS	1.00	1.00	1.00	1.00
		NONPERFORM/END BAL	2.64	2.84	2.98	2.70
		CHARGE OFFS/AVG BAL	.90	.96	.81	.89
		CORE DEPOSITS/ASSETS	69.00	70.87	73.62	70.37
		INT BEAR LIAB/ASSETS	77.00	76.23	75.51	77.79
.00	52.14	LONG TERM DEBT/CAPITAL	11.98	12.10	12.38	12.53
7.22	5.96	CAPITAL/ASSETS	5.63	5.67	5.74	5.74
6.66	5.24	OWNER'S EQUITY/ASSETS	4.95	4.98	5.03	5.02

B02 First International Bank A1

INCOME STATEMENT

FOR QUARTER ENDING 12/31/94

-----YEAR TO	DATE-------				-----FOR THE	QUARTER----		
LAST YR	%	THIS YR	%		12/94	9/94	6/94	3/94
32.6	68	45.7	75	INTEREST ON LOANS	13.109	12.0	10.8	9.9
7.0	14	7.0	11	INCOME FROM GOV SECURITIES	1.654	1.7	1.8	1.8
4.9	10	5.7	9	INCOME FROM EURONOTES/BONDS	1.363	1.4	1.7	1.3
2.9	6	2.3	3	INTEREST ON INTERBANK FUNDS	.388	.6	.2	1.2
47.4	100	60.8	100	TOTAL INTEREST INCOME	16.513	15.6	14.5	14.2
29.1	61	36.0	59	INTEREST EXPENSE - DEPOSITS	9.557	9.1	8.5	8.8
.0	0	1.9	3	INTEREST EXPENSE - BORROWING	.436	.4	.2	.9
.4	0	.6	1	INTEREST EXPENSE - L.T. DEBT	.141	.1	.1	.1
29.6	62	38.5	63	TOTAL INTEREST EXPENSE	10.133	9.7	8.8	9.9
.0		.0		INTEREST RATE SWAPS - NET	.000	.0	.0	.0
17.9	37	22.3	36	NET INTEREST INCOME	6.380	5.9	5.7	4.3
5.5		7.4		SERVICE CHARGE AND OTHER INC	1.563	2.1	2.2	1.5
3.1		5.9		PROVISION FOR LOAN LOSSES	1.339	1.6	1.5	1.5
13.8		17.0		SALARIES AND BENEFITS	4.292	4.3	4.4	4.0
1.8		2.0		OCCUPANCY EXPENSE	.508	.5	.5	.5
1.0		1.3		ADVERTISING AND PROMOTION	.285	.3	.4	.4
1.9		2.4		OTHER OPERATING EXPENSES	.547	.6	.7	.6
1.8	3	1.1	1	OPERATING EARNINGS	.974	.8	.4	-1.0
2.8		1.3		GAINS/LOSSES ON ASSET SALES	.118	1.0	.1	.2
1.8		1.0		INCOME TAXES	.437	.5	.0	.0
2.8	5	1.5	2	NET INCOME	.655	1.2	.5	-.8

----QUARTERLY RATIOS----

9.99	9.77	INTEREST INCOME/EARN ASSET	9.81	9.42	9.11	8.91
		INTEREST EXPENSE/INT-B LIAB	7.10	6.95	6.66	7.30
		SPREAD	2.71	2.47	2.45	1.61
6.23	6.19	INTEREST EXPENSE/EARN ASSET	6.02	5.84	5.55	6.21
3.76	3.58	NET INT INCOME/EARN ASSET	3.79	3.58	3.55	2.70
8.90	8.87	INTEREST INCOME/TOT ASSET	8.91	8.55	8.25	8.15
5.55	5.62	INTEREST EXPENSE/TOT ASSET	5.47	5.30	5.03	5.68
3.35	3.25	NET INT INCOME/TOT ASSET	3.44	3.25	3.22	2.47
1.03	1.07	OTHER INCOME/TOT ASSET	.84	1.16	1.23	.88
3.01	3.08	NET NON-INT EXP/TOT ASSET	2.92	2.83	2.99	3.05
.34	.17	OPERATING EARN/TOT ASSET	.53	.43	.23	-.58
.52	.22	NET INCOME/TOT ASSET	.35	.65	.27	-.49
7.79	4.11	NET INCOME/OWNER'S EQUITY	7.14	13.12	5.41	-9.74

INTEREST RATE SENSITIVITY
FOR QUARTER ENDING 12/31/94

MATURITIES	1Q	2Q	3Q	4Q	OVER 4Q	TOTAL
ASSETS						
INTERBANK FUNDS	2.6					2.6
SECURITIES	40.0	15.0	9.6	.0	79.1	143.7
LOANS						
BUSINESS	267.2	.0	.0	.0	.0	267.2
CONSUMER	27.0	7.6	6.9	6.2	34.6	82.3
RES MORT	.5	.5	.5	.3	16.6	18.3
COMCL RE	61.5	16.3	.0	.0	86.5	164.3
REMAINING					63.1	63.1
TOTAL	398.7	39.4	17.0	6.5	280.0	741.5
LIABILITIES AND EQUITY						
BUSINESS DEP					102.9	102.9
INDIVIDUAL DEP						
DEMAND	18.9				56.7	75.7
MONEY MARKET	122.8				40.9	163.8
VAR RATE CERT	39.8					39.8
FIX RATE CERT	3.9	2.2	1.8	8.4	113.1	129.4
CERT OF DEPOSIT	74.9	37.5	14.4	5.1	.0	131.8
FUNDS BORROWED	25.4					25.4
LONG TERM DEBT					5.0	5.0
REMAINING					30.9	30.9
EQUITY					36.7	36.7
TOTAL	285.9	39.7	16.1	13.5	386.3	741.5
NET CASH POSITION	112.9	-.3	.8	-7.0	-106.3	.0
FIX RATE SWAPS	.0	.0	.0	.0	.0	.0
VAR RATE SWAPS	.0	.0	.0	.0	.0	.0
NET SWAPS	.0	.0	.0	.0	.0	.0
NET TOTAL POSITION	112.9	-.3	.8	-7.0	-106.3	.0

*********GAP AS % OF ASSETS*********

	ASSETS	LIAB-EQ	SWAPS	NET	CUMULATIVE NET
1 QUARTER	54	39	0	15	15
2 QUARTER	5	5	0	0	15
3 QUARTER	2	2	0	0	15
4 QUARTER	1	2	0	-1	14
OVER 4 QUARTERS	38	52	0	-14	0
TOTAL	100	100	0	0	0

NOTE: 75% OF INDIVIDUAL DEMAND DEPOSITS AND 25% OF MONEY MARKET ACCOUNTS ARE SHOWN IN THE OVER 4 QUARTERS CATEGORY TO REFLECT AN ASSUMED LACK OF COMPLETE RATE SENSITIVITY IN THESE ACCOUNTS.

```
B06                        First International Bank                        A1
                           FUNDS MANAGEMENT REPORT
                         FOR QUARTER ENDING 12/31/94
                 *---------QUARTER ENDING---------*--------NEXT QUARTER------
                 *                                *
                 *BEGIN -----FUNDS------   ENDING * ------FUNDS------   ENDING
                 * BAL   PROVIDED    USED  BALANCE* PROVIDED   USED    BALANCE
                 *     (DECREASE)(INCREASE)       *(DECREASE)(INCREASE)
CASH             *  29.2     -.1        .0    29.0 *       .        .        .
INVESTMENTS      * 144.0     -.3        .0   143.7 *       .        .        .
LOANS (NET)      * 510.7      .0      16.3   527.0 *       .        .        .
PREMISES         *   9.8     -.1        .0     9.8 *       .        .        .
OTHER ASSETS     *  28.3      .0       1.1    29.4 *       .        .        .
                 *                                *
                        (INCREASE)(DECREASE)      *  (INCREASE)(DECREASE)
DEMAND DEPOSITS  * 181.3      .0      -2.8   178.6 *       .        .        .
SAVINGS DEPOSITS * 157.8     6.0        .0   163.8 *       .        .        .
TIME DEPOSITS    * 293.0     8.1        .0   301.1 *       .        .        .
OTHER LIABILITIES*  30.3      .6        .0    30.9 *       .        .        .
LONG-TERM DEBT   *   5.0      .0        .0     5.0 *       .        .        .
                 *                                *
OWNER'S EQUITY   *  36.3                          *
  NEW ISSUE      *            .0                  *       .
  NET INC (LOSS) *            .7        .0        *       .        .
  DIVIDENDS      *                      .3    36.7 *                .        .
                 *                                *
 TOTAL           *      ===================       *   ===================
  PROVIDED    (1)*          15.9                  *       .
  USED        (2)*                    20.4        *                .
                                                  *
FUNDS ACTIVITY                                    *
     THIS QUARTER                                 *
                                                  *
FUNDS PROVIDED END OF QTR                         *
 INTERB FUNDS BOQ  (3)       7.1                  *     2.6
 REPO AGRMT EOQ  (4)        25.4                  *       .
                                                  *
FUNDS USED  END OF QTR                            *
 REPAY FUNDS BORROWED                             *                .0
  BEGIN OF QRTR  (5)                  25.4        *              25.4
                                                  *
TOTAL (1) THRU (5)                                *
   PROVIDED                 48.4                  *       .
   USED                               45.8        *                .
                                                  *
INTERB FUNDS EOQ                       2.6        *                .
FUNDS BORR EOQ                .0                  *       .
                         -------------------      *   -------------------
TOTAL PROVIDED AND USED     48.4      48.4        *       .        .
                         ===================      *   ===================

                                             ****************************************
                                             *First International Bank        A1   *
                                             *  12/31/94        QTR 4/94      B06  *
                                             ****************************************
```

SECURITY PORTFOLIO AS OF 12/31/94

SEC NUM	SALE AMT	PAR	MARKET	BOOK	GAIN/ LOSS	MATURITY (QTRS)		COUPON	YLD TO MATURITY	DURATION
		--------VALUE-------								
(SALE DECISIONS IN EVEN MILLIONS AT PAR)										
					*********BILLS**********					
104	______	10	9.597	9.597	.000	2			8.32	2
105	______	25	25.000	25.000	.000	0			8.48	0
		35	34.597	34.597	.000		TOTAL			
					****GOVERNMENT BONDS****					
101	______	15	14.875	14.875	.000	6		7.89	8.48	6
103	______	15	14.736	14.736	.000	8		7.54	8.51	7
106	______	15	15.000	15.000	.000	0		7.32	7.32	0
107	______	5	5.172	5.172	.000	10		10.06	8.52	9
		50	49.783	49.783	.000		TOTAL			
					****EURONOTES/BONDS*****					
102	______	10	9.955	9.955	.000	4		8.83	9.31	4
108	______	5	4.994	4.994	.000	15		9.33	9.38	13
109	______	10	10.006	10.006	.000	4		9.38	9.31	4
110	______	15	15.001	15.001	.000	1		9.21	9.17	1
111	______	20	19.373	19.373	.000	41		8.91	9.39	27
		60	59.329	59.329	.000		TOTAL			
		145	143.709	143.709	.000		TOTAL			

MAXIMUM NUMBER OF SALES ENTRIES PER QUARTER IS 14
NUMBER OF ISSUES CURRENTLY HELD--11 -- MAXIMUM IS 40

SECURITY ACTIVITY AND MATURITIES
FOR QUARTER ENDING 12/31/94

MATURING WITHIN	BILLS BOOK	BILLS MARKET	GOV BONDS BOOK	GOV BONDS MARKET	EUROBONDS BOOK	EUROBONDS MARKET	TOTAL BOOK	TOTAL MARKET
1 QTR	25.0	25.0	15.0	15.0	.0	.0	40.0	40.0
2	.0	.0	.0	.0	15.0	15.0	15.0	15.0
3	9.6	9.6	.0	.0	.0	.0	9.6	9.6
4	.0	.0	.0	.0	.0	.0	.0	.0
6	.0	.0	.0	.0	20.0	20.0	20.0	20.0
8	.0	.0	14.9	14.9	.0	.0	14.9	14.9
12	.0	.0	19.9	19.9	.0	.0	19.9	19.9
20	.0	.0	.0	.0	5.0	5.0	5.0	5.0
40	.0	.0	.0	.0	.0	.0	.0	.0
OVER 40	.0	.0	.0	.0	19.4	19.4	19.4	19.4
TOTAL	34.6	34.6	49.8	49.8	59.3	59.3	143.7	143.7
GAIN/LOSS IN HOLDINGS	.000		.000		.000		.000	

****

PORTFOLIO ACTIVITY - LAST QUARTER 12/31/94

	BILLS BOOK	BILLS MARKET	GOV BONDS BOOK	GOV BONDS MARKET	EUROBONDS BOOK	EUROBONDS MARKET	TOTAL BOOK	TOTAL MARKET
BEGINNING BALANCE	34.0	34.0	50.0	50.3	60.0	60.1	144.0	144.4
--LESS MATURED	.0	.0	.0	.0	.0	.0	.0	.0
SALES(&)	.0	.0	.0	.0	.0	.0	.0	.0
--PLUS INTEREST ACCRUED	.7	.7					.7	.7
PURCHASES	.0	.0	.0	.0	.0	.0	.0	.0
+- NET MARKET CHANGES	-.1	-.1	-.2	-.5	-.7	-.7	-.9	-1.3
ENDING BALANCE	34.6	34.6	49.8	49.8	59.3	59.3	143.7	143.7
& GAINS (+) OR LOSSES (-) THIS QTR	.000		.000		.000		.000	

SECURITY MARKETS AND PURCHASES

PURCHASE DECISIONS FOR QUARTER 1/95

	BILL BOND EURO FIXS OR VARS (XXXX)	MATURITY IN QUARTERS (XXX)	PURCHASE AMOUNT (XX)
1	_________	_________	_________
2	_________	_________	_________
3	_________	_________	_________
4	_________	_________	_________
5	_________	_________	_________
6	_________	_________	_________

TOTAL AMOUNT - PURCHASES _________

NOTES:
PURCHASE AMOUNT IN EVEN MILLIONS UP TO 99.
MAXIMUM OF SIX TRANSACTIONS PER QUARTER.
MATURITY MUST BE 120 QUARTERS OR LESS.
BILL MATURITIES MUST NOT BE GREATER THAN 4 QUARTERS.
NO MORE THAN 40 SECURITY ITEMS CAN BE HELD.

****

SECURITY MARKETS
12/31/94

MATURITY IN QUARTERS	******MARKET INTEREST RATES***** GOVERNMENT	EUROBONDS	SWAPS
1	8.20	9.17	
2	8.32	9.24	
3	8.39	9.29	
4	8.44	9.31	8.96
6	8.48	9.34	9.01
8	8.51	9.35	9.05
12	8.53	9.37	9.09
20	8.55	9.38	9.15
40	8.57	9.39	9.22
80	8.57	9.39	
120	8.57	9.39	

`

B20 First International Bank A1

LOAN MARKET ACTIVITY

FOR QUARTER ENDING 12/31/94

BALANCES*************

	BALANCE LAST QUARTER	SALES AND CHARGE-OFFS	REPAID AND MATURED	NEW LOANS	LOANS PURCH	ENDING BALANCE	MARKET SHARE
BUS/GOV LOANS	262.6	.3	36.0	40.9	.0	267.2	
CREDIT LINES	135.1	.2	24.3	23.9	.0	134.5	11.6
TERM LOANS	127.5	.1	11.7	17.0	.0	132.7	14.0
CONSUMER LOANS	82.1	.1	15.7	16.3	.0	82.5	
CREDIT CARDS	20.4	.1	5.6	4.3	.0	19.0	11.8
INSTALLMENT	61.7	.1	10.1	12.0	.0	63.5	13.0
MORTGAGE LOANS							
RESIDENTIAL	21.8	16.0	.6	13.1	.0	18.3	16.7
OTHER							
COMMCL REAL EST	149.3	.7	15.0	30.8	.0	164.3	17.2
TOTAL	515.8	17.2	67.3	101.0	.0	532.3	

MATURITY AND INTEREST PROJECTIONS

	MATURITY 1/95	MATURITY 2/95	MATURITY 3/95	MATURITY 4/95	MATURITY BEYOND 4/95	1/95 INTEREST FORECAST	AVERAGE MATURITY	AVERAGE DURATION	AVERAGE YIELDS BOOK	AVERAGE YIELDS MKT
BUS/GOV LOANS	32.3	26.6	22.5	19.6	166.3	6.220				
CREDIT LINES	20.2	14.6	10.8	8.2	80.8	3.195	0	0	9.5	9.5
TERM LOANS	12.1	12.0	11.7	11.4	85.5	3.024	12	0	9.1	9.1
CONSUMER LOANS	11.1	9.6	8.4	7.4	46.0	2.261				
CREDIT CARDS	2.8	2.0	1.5	1.2	11.4	.632	0	0	13.5	13.5
INSTALLMENT	8.2	7.6	6.9	6.2	34.6	1.629	8	6	10.3	11.0
MORTGAGE LOANS										
RESIDENTIAL	.5	.5	.5	.3	16.6	.414	77	26	9.1	9.4
OTHER										
COMMCL REAL EST	61.5	16.3	.0	.0	86.5	4.328	20	20	10.5	12.5
TOTAL	105.3	53.0	31.4	27.2	315.5	13.223				

LOAN PERFORMANCE

FOR QUARTER ENDING 12/31/94

	EXPENSES FOR QUARTER					INCOME	NET	GAIN OR LOSS(-) ON SALES
	SALARY	ADVT PROM	OTHER EXPEN	CHG-OFF	TOTAL			
BUS/GOV LOANS	.574	.040	.049	.335	.998	6.137	5.139	.000
CREDIT LINES	.316	.020	.026	.211	.573	3.135	2.562	.000
TERM LOANS	.258	.020	.023	.124	.425	3.002	2.577	.000
CONSUMER LOANS	.301	.069	.174	.141	.685	2.544	1.859	.000
CREDIT CARDS	.107	.045	.145	.083	.380	.878	.498	.000
INSTALLMENT	.194	.024	.029	.058	.305	1.666	1.361	.000
MORTGAGE LOANS								
RESIDENTIAL	.318	.021	.045	.001	.384	.539	.154	.118
OTHER								
COMMCL REAL EST	.653	.035	.060	.697	1.445	3.889	2.444	.000
TOTAL	1.846	.165	.328	1.174	3.512	13.109	9.596	.118

	INCOME AS %/AVG BAL	NET AS %/AVG BAL	NONPERF LOANS AS %/END BAL	CHARGE-OFFS AS %/AVG BAL	CHANGE IN BALANCE AS %/BEG BAL
BUS/GOV LOANS	9.27	7.76	2.35	.51	1.75
CREDIT LINES	9.30	7.60	2.12	.63	-.44
TERM LOANS	9.23	7.92	2.59	.38	4.07
CONSUMER LOANS	12.36	9.04	1.39	.69	.49
CREDIT CARDS	17.83	10.12	2.34	1.68	-7.07
INSTALLMENT	10.64	8.69	1.11	.37	2.99
MORTGAGE LOANS					
RESIDENTIAL	17.88	5.12	.20	.03	-16.11
OTHER					
COMMCL REAL EST	9.92	6.23	3.99	1.78	10.05

LOAN DECISIONS

DECISION ENTRY FOR 1/95 DECISIONS REPORTED FOR 4/94

	INTEREST RATE (XX.XX%)	CREDIT POLICY (1,2,3,4,5)	BUSINESS DEVELOPMENT ($THOUS)	MAXIMUM OUTSTANDING ($MILLIONS)
BUS/GOV LOANS				
*11 CREDIT LINES	______	______	______	______
* QUARTER 4/94	9.50	3	100	150
*12 TERM LOANS	______	______	______	______
* QUARTER 4/94	9.75	3	100	150
CONSUMER LOANS				
*21 CREDIT CARDS	______	______	______	______
* QUARTER 4/94	13.50	1	50	30
* ANNUAL FEE	______			
* QUARTER 4/94	25			
*22 INSTALLMENT	______	______	______	______
* QUARTER 4/94	10.50	1	30	75
MORTGAGE LOANS				
*31 RESIDENTIAL	______	______	______	______
* QUARTER 4/94	8.85	2	30	40
OTHER				
*41 COMMCL REAL EST	______	______	______	______
* QUARTER 4/94	12.50	4	100	175
* MATURITY(QTRS)	______		FIX/VAR RATE (F/V)	______
* QUARTER 4/94	40		QUARTER 4/94	F

```
****************************************
*First International Bank        A1    *
*  12/31/94        QTR 4/94      B24   *
****************************************
```

LOAN SALES AND SERVICING
12/31/94

TO SELL PACKAGE ENTER "X" ON LINE FOR THAT ITEM

		BOOK VALUE	MARKET VALUE	GAIN/ LOSS	-----AVERAGE---- MATURITY	DURATION	BOOK YIELD	MARKET YIELD
___	1	13.0	12.5	-.564	99	33	8.85	9.38
___	2	.0	.0	.000	0	0	.00	.00
___	3	.0	.0	.000	0	0	.00	.00
___	4	.0	.0	.000	0	0	.00	.00
___	5	.0	.0	.000	0	0	.00	.00

SERVICING OF PRIOR LOAN SALES*****

LOAN BALANCE OUTSTANDING 134.5

SERVICING INCOME .269

B40 First International Bank A1

DEPOSIT MARKET SUMMARY

FOR QUARTER ENDING 12/31/94

BALANCES*************

	BALANCE LAST QUARTER	*******DEPOSITS******* MATURED	WITHDR	RECVD	INTRST ACCRD	END-OF-QUARTER BALANCE	SHARE OF MARKET 4/94	3/94
BUSINESS DEPOSITS								
DEMAND DEPOSITS	106.7	.0	9.6	5.8	.0	102.9	9.1	10.3
INDIVIDUAL DEPOSI	410.0	33.5	23.6	52.9	7.0	408.7	8.5	8.5
DEMAND DEPOSITS	74.6	.0	7.9	8.9	1.1	75.7	7.3	7.5
MONEY MARKET	157.8	.0	15.8	21.8	2.6	163.8	7.4	7.4
VAR RATE CERTIF	37.1	6.9	.0	9.1	.6	39.8	13.7	13.4
FIX RATE CERTIF	140.5	26.5	.0	13.1	2.6	129.4	9.1	9.4
TOTAL	516.7	33.5	33.2	58.7	7.0	511.6		

MATURITY AND INTEREST PROJECTIONS

	--DEPOSIT RUNOFF PROJECTION-- 1/95	2/95	3/95	4/95	BEYOND 4/95	1/95 INT FRCAST	-------AVERAGE-------- MATURITY	DURATION	RATES BOOK	MKT
BUSINESS DEPOSITS										
DEMAND DEPOSITS	9.3	7.7	6.4	5.4	74.2	1.544	.0	.0	6.0	7.09
INDIVIDUAL DEPOSI	44.0	30.6	24.3	30.8	279.0	6.631			6.8	7.05
DEMAND DEPOSITS	8.1	6.4	5.2	4.3	51.7	1.118	.0	.0	6.0	4.86
MONEY MARKET	16.4	13.3	10.9	9.0	114.3	2.661	.0	.0	6.5	7.37
VAR RATE CERTIF	15.6	8.6	6.5	9.2	.0	.647	1.2	.0	6.7	7.51
FIX RATE CERTIF	3.9	2.2	1.8	8.4	113.1	2.205	11.8	11.8	7.7	7.77
TOTAL	53.2	38.3	30.7	36.2	353.2	8.174	3.1	3.0		

****
*First International Bank A1 *
* 12/31/94 QTR 4/94 B40 *
****

`

DEPOSIT PERFORMANCE
FOR QUARTER ENDING 12/31/94

INTEREST COST AND FEE INCOME

	COST OF DEPOSITS					INCOME			% OF
	INTRST PAID	SALARY	ADVT PROM	OTHER EXPN	TOTAL COST	SERVICE CHARGES	OTHER	NET COST	AVG BAL
BUSINESS DEPOSITS									
DEMAND DEPOSITS	.000	1.409	.020	.142	1.571	.287	.650	.6	2.4
INDIVIDUAL DEPOSI	6.983	1.030	.100	.076	8.188	.733	.119	7.3	7.1
DEMAND DEPOSITS	1.111	.773	.035	.069	1.987	.650	.084	1.3	6.6
MONEY MARKET	2.612	.193	.020	.006	2.831	.083	.035	2.7	6.7
VAR RATE CERTIF	.644	.020	.023	.000	.688	.000	.000	.7	7.1
FIX RATE CERTIF	2.616	.043	.023	.001	2.682	.000	.000	2.7	7.9
TOTAL	6.983	2.438	.120	.218	9.759	1.019	.769	8.0	6.2

DEPOSIT DECISIONS

DECISION ENTRY FOR 1/95 DECISIONS REPORTED FOR 4/94

	MONTHLY FEE (XX.XX)	ITEM CHARGE (.XX)	CREDIT ON BALANCE (XX.X)	BUSINESS DEVELOPMENT ($000)
BUSINESS DEPOSITS *************				
**DEMAND	________	________	________	________
LAST QUARTER 4/94	10.00	.10	6.0	50
INDIVIDUAL DEPOSITS*************				
**DEMAND	________	________	________	________
LAST QUARTER 4/94	5.00	.15	6.0	50
**SAVINGS/MONEY MKT	________			________
LAST QUARTER 4/94	1.00			25

BASE INTEREST______	INTEREST RATE______	MINIMUM BAL______
4.75	6.50	2.5

VARIABLE-RATE CERTIFICATES**************

	INTEREST RATE	MAXIMUM NEW ISSUE	
	_______	______	________
LAST QRTR 4/94	6.75	20	25

FIXED-RATE CERTIFICATES**************

	MATURITY (XX)	INTEREST RATE (XX.XX)	MAXIMUM NEW ISSUES (XX)	
LAST QTR 4/94	4	6.50	20	25
	8	6.75	20	
	12	7.00	20	

`

PURCHASED FUNDS AND CAPITAL
12/31/94

***FUNDS BORROWED--------

	CURRENT QUARTER AMOUNT	INTEREST
INTERBANK FUNDS	.000	.000
REPURCHASE AGREEMENTS	25.436	.436
TOTAL	25.436	.436

***CERTIFICATES OF DEPOSIT

ACTIVITY THIS QUARTER

BALANCE 9/30/94	115.4
MATURED	-63.1
WITHDRAWLS	.0
ACCRUED INTEREST	2.6
ISSUED	77.0
BALANCE 12/31/94	131.8

MATURITY SCHEDULE

MATURING WITHIN	AMOUNT BOOK	QUARTERLY INTEREST
1 QTR	74.9	1.45
2	37.5	.74
3	14.4	.29
4	5.1	.10
TOTAL	131.8	2.57

***CAPITAL NOTES

NOTE ISSUE	AMOUNT	RATE	QUARTERLY INTEREST	MATURITY
1	5	11.25	.141	93
TOTAL	5		.141	

***OWNER'S EQUITY---- 1000000 SHARES OUTSTANDING---MARKET PRICE 20.61
BOOK VALUE 36.73

CAPITAL STOCK	9/30/94	22.2	
NEW ISSUE		.0	
BALANCE	12/31/94		22.2
RETAINED EARNINGS	9/30/94	14.1	
NET INCOME (-) LOSS		.7	
LESS DIVIDENDS DECLARED		-.3	
BALANCE	12/31/94		14.5
TOTAL OWNER'S EQUITY - END OF QUARTER			36.7

DIVIDENDS PER SHARE .25

RISK-BASED CAPITAL
12/31/94

ASSETS	------CURRENT------ TOTAL	RISK ASSETS	------PLANNED------ TOTAL	RISK ASSETS
CATEGORY 1 (0%)				
CASH AND CASH ITEMS	29.0	.0		
GOVERNMENT SECURITIES	84.4	.0		
	-------	-------		
TOTAL CATEGORY 1	113.4	.0		
CATEGORY 2 (20%)				
INTERBANK DEPOSITS	2.6	.5		
CATEGORY 3 (50%)				
RESIDENTIAL MORTGAGES	18.3	9.1		
EUROBONDS	59.3	29.7		
	-------	-------		
TOTAL CATEGORY 3	77.6	38.8		
CATEGORY 4 (100%)				
ALL OTHER ASSETS	553.2	553.2		
	-------	-------		
TOTAL BALANCE SHEET	746.8	592.5		
OFF-BALANCE SHEET				
LOSSES ON SWAPS(100%)	.0	.0		
SWAPS OVER 1 YR(.5%)	.0	.0		
	-------	-------		
TOTAL RISK WEIGHTED ASSETS		592.5		
(A) 1.25% OF RISK WEIGHTED ASSETS		7.4		
(B) LOAN LOSS RESERVE	5.3			

CAPITAL		TIER 1-TIER 2		
COMMON EQUITY/TIER 1	36.7	36.7		
LOAN LOSS RESERVE	5.3	-------		

PRIMARY CAPITAL	42.0			
SMALLER OF (A) OR (B)		5.3		
SUBORDINATED DEBT	5.0	5.0		
	-------	-------		
TOTAL TIER 2 CAPITAL		10.3		
TOTAL CAPITAL/TIER1&TIER2	47.0	47.0		

****

PRIMARY CAPITAL/ASSETS	5.63			
TOTAL CAPITAL/ASSETS	6.30			
TIER 1 CAPITAL/RISK ASSETS		6.20		
TIER 1 & TIER 2 CAPITAL/RISK ASSETS		7.94		

```
B64                    First International Bank                  A1
                  PURCHASED FUNDS, CAPITAL, AND OTHER DECISIONS
                DECISION ENTRY FOR 1/95   DECISIONS REPORTED FOR 4/94

                                                  PRIOR QUARTER
   _____.   REPURCHASE AGREEMENT-AVAILABLE  44      DECISION      25
   AMOUNT          CURRENT INTEREST RATE     7.99     RATE           6.97
   ---------------------------------------------------------------------------

            CERTIFICATES OF DEPOSIT (ENTER REQUESTED AMOUNTS IN EVEN MILLIONS)

   AMOUNT                 CURRENTLY AVAILABLE        PRIOR QUARTER
                            AMOUNT     RATE      AMOUNT   RATE  DECISION

   _____.   1 QUARTER         35       9.20         39    8.07     39

   _____.   2 QUARTER         21       9.32         23    8.12     23

   _____.   3 QUARTER          9       9.40         10    8.22     10

   _____.   4 QUARTER          4       9.44          5    8.30      5

   ---------------------------------------------------------------------------

            CAPITAL NOTES AND CAPITAL STOCK

                         ------------AVAILABLE AMOUNTS-----------
                         $5 MILLION     $10 MILLION   $15 MILLION
   _____.  CAPITAL NOTES
   AMOUNT      RATE           9.93          10.17         10.64
               MATURITY        100            100           100

   _____.  CAPITAL STOCK
   AMOUNT      ISSUE PRICE   19.62          20.28         20.10
                 PER SHARE

   __.____  (X.XX) DIVIDEND PER SHARE    CURRENT DIVIDEND   .25  PER SHARE
   AMOUNT

   __.____  (X.XXX) FORECASTED NET INCOME OR LOSS _  LAST QUARTER    1.000
   AMOUNT                                         X


   ---------------------------------------------------------------------------

   ______   BANK NAME
   MARK    I_ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _I
    IF                (MAXIMUM 32 CHARACTERS AND SPACES)
  CHANGED


                                               ****************************************
                                               *First International Bank        A1   *
                                               *  12/31/94       QTR 4/94       B64  *
                                               ****************************************
```

ECONOMIC REPORTER
12/31/94

FUNDS MARKET

INTERBANK FUNDS	8.35
REPURCHASE AGREEMENTS	7.99

TREASURY BILLS

1 QUARTER	8.20
2 QUARTER	8.32
3 QUARTER	8.39
4 QUARTER	8.44

*******BONDS*******

	GOVT	EUROBONDS
18 MONTH	8.48	9.34
2 YEAR	8.51	9.35
5 YEAR	8.55	9.38
10 YEAR	8.57	9.39
20 YEAR	8.57	9.39

PREVAILING INTEREST RATES

LIBOR (3 MONTH)	9.00
COMMERCIAL PAPER RATE	8.81
BUSINESS/GOVERNMENT LOANS	
CREDIT LINES	10.07
TERM LOANS	10.40
CONSUMER LOANS	
CREDIT CARDS	14.69
INSTALLMENT LOANS	11.04
RESIDENTIAL MORTGAGES	9.35
COMMERCIAL REAL ESTATE	12.53
CONSUMER DEPOSITS	
SAVINGS/MONEY MARKET	7.37
CERTIFICATES - VAR - 1 YR	7.51
CERTIFICATES - FIXED - 5 YR	7.77

INCOME TAX RATE 40 PERCENT

LAST QUARTER -- PERCENTAGE CHANGE IN COMMERCIAL BANKS

LOAN BALANCES	3.20
DEPOSIT BALANCES	-.98

***************************COMMUNITY BANK STOCK PRICES************************

BANK	1
STOCK PRICE	20.61
EARNINGS	
YEAR TO DATE	1.5
QUARTER	.7
QTR FORECAST	1.0
EARNINGS PER SHARE	
YEAR TO DATE	1.48
QUARTER	.66
DIVIDENDS-QTR	.25
YTD ROA (%)	.22
YTD ROE (%)	4.11
CREDIT RATING	3.00
NOTES ISSUED ($)	0
STOCK ISSUED ($)	0
CAPITAL/RISK ASSETS	
TIER1	6.20
TIER1+TIER2	7.94

B91 COMMUNITY BALANCE SHEETS
FOR QUARTER ENDING 12/31/94

	BANK 1
CASH	29.0
INTERBANK FUNDS	2.6
INVESTMENTS	143.7
LOANS(NET)	527.0
PREMISES	9.8
OTHER ASSETS	29.4
TOTAL ASSETS	741.5
LIAB-EQUITY	
DEMAND DEPOSITS	178.6
SAVINGS DEPOSITS	163.8
TIME DEPOSITS	301.1
TOTAL DEPOSITS	643.5
OTHER LIABILITIES	30.9
FUNDS BORROWED	25.4
LONG TERM DEBT	5.0
OWNER'S EQUITY	36.7
TOTAL LIAB/EQTY	741.5

----RATIOS FOR CURRENT QUARTER----

LOANS/TOT ASSET	71.07
LOANS/DEPOSITS	81.90
LOAN LOSS RESERVE	.99
NON PERF/END BAL	2.63
CHG OFFS/AVG BAL	.89
CORE DEP/TOT ASSET	68.99
INT-B LIA/TOT ASST	77.00
L-TERM DEBT/CAPITL	11.98
CAPITAL/TOT ASSETS	5.62
EQUITY/TOT ASSETS	4.95

B92 COMMUNITY INCOME STATEMENTS
FOR QUARTER ENDING 12/31/94

	BANK 1
INTEREST ON LOANS	13.1
INCOME-GOV SECURITIES	1.6
INCOME-EURONOTES/BONDS	1.4
INTEREST FUNDS SOLD	.4
TOTAL INTEREST INCOME	16.5
INTEREST EXP DEPOSITS	9.6
INTEREST EXP BORROWINGS	.4
INTEREST EXP L-T DEBT	.1
TOTAL INTEREST EXPENSE	10.1
INTEREST RATE SWAPS-NET	.0
NET INTEREST INCOME	6.4
SVC CHGS/OTHER INCOME	1.6
PROVISION LOAN LOSSES	1.3
SALARIES AND BENEFITS	4.3
OCCUPANCY EXPENSE	.5
ADVERT AND PROMOTION	.3
OTHER OPERATING EXPENSE	.6
OPERATING EARNINGS	1.0
GAIN/LOSS ON ASSET SALE	.1
INCOME TAXES	.4
NET INCOME	.7

----RATIOS FOR CURRENT QUARTER----

INT INCOME/EARN ASSETS	9.81
INT EXP/INT-BEAR LIAB	7.10
SPREAD	2.71
INT EXP/EARN ASSETS	6.02
NET INT INC/EARN ASSETS	3.79
INT INCOME/TOTAL ASSETS	8.91
INT EXP/TOTAL ASSETS	5.47
NET INT INC/TOT ASSETS	3.44
OTHER INC/TOTAL ASSETS	.84
NET NONINT EX/TOT ASSET	2.92
OPER EARNINGS/TOT ASSET	.53
NET INCOME/TOT ASSETS	.35
NET INCOME/EQUITY	7.14

B94 COMMUNITY MARKET INFORMATION
FOR QUARTER ENDING 12/31/94

	BANK 1
----LOANS - INTEREST RATES----	
CREDIT LINES	9.50
TERM LOANS	9.75
CREDIT CARDS	13.50
INSTALLMENT	10.50
RESIDENTIAL	8.85
COMMCL REAL EST	12.50
----OTHER LOAN POLICIES----	
CREDIT CARD	
ANNUAL FEE	25.00
COMMCL REAL EST	
MATURITY(QTRS)	40
FIXED/VAR RATE	F
----DEPOSIT FEES AND CREDITS----	
BUSINESS DEMAND	
MONTHLY FEE	10.00
ITEM CHARGE	.10
CREDIT ON BAL	6.00
INDIVIDUAL DEMD	
MONTHLY FEE	5.00
ITEM CHARGE	.15
CREDIT ON BAL	6.00
SAVINGS/MNY MKT	
MONTHLY FEE	1.00
BASE RATE	4.75
INTEREST RATE	6.50
MIN BALANCE	2.5
VAR-RATE CERTIF	
INTEREST RATE	6.75
FIXED-RATE CERT	
RATE	6.50
MATURITY	4
RATE	6.75
MATURITY	8
RATE	7.00
MATURITY	12