CONCENTRATIONS

Charter: 99999

Listed below are direct, indirect or contingent obligations of the same or affiliated interests which represent 25% or more of the bank's capital structure (Tier 1 Risk-based capital plus the Allowance for loan and lease losses). This list provides supplementary information, and any supervisory concerns regarding concentrations of credit are discussed in other appropriate narrative comments of this report of examination. The listing consists of all types of loans, including overdrafts; cash items; suspense resources; securities (including derivatives and mutual fund investments); leases; acceptances; advances; letters of credit; all other obligations due to the bank; and loans endorsed, guaranteed or cosigned by related individuals. Concentrations by industry, product line, types of collateral, etc. are detailed where appropriate. The listing also includes due from banks time and demand accounts, federal funds sold and other assets carried on the books of this bank where payment is dependent on one financial institution or affiliated group and the aggregate totals represent 25% or more of the bank's capital structure. U.S. Government corporations and agencies and any assets collateralized by same are not scheduled.

Amount	Type and Comments	Total
31,502	Due from bank - demand	
500,000	Federal Funds Sold - term	
2,150,000	Federal Funds Sold - overnight	2,681,502
	Normal National Bank Anytown, State	
	Represents 84.6% of bank's capital structure. For information purposes only.	
1,050,000	Commercial loans	1,050,000
	Loans secured by stock of Joe's Motor Corporation.	
	Represents 33.1% of bank's capital structure.	