

16748
CNB



Comptroller of the Currency
Administrator of National Banks

Central District Office
One Financial Place, Suite 2700
440 South LaSalle Street
Chicago, Illinois 60605

July 31, 1998

Mr. Jeffrey L. Knight
Corporate Secretary and General Counsel
Old National Bancorp
P.O. Box 718
Evansville, Indiana 47705

RECEIVED
JUL 31 7 41 AM '98
U.S. DEPARTMENT OF THE TREASURY
OFFICE OF THE COMPTROLLER OF THE CURRENCY

Re: Application from Farmers Bank & Trust Company, Henderson, Kentucky to convert to national banking association under the title of "Farmers Bank, National Association". (Application Control Number: 98-CE-01-004)

Dear Mr. Knight:

The Office of the Comptroller of the Currency has received, reviewed, and found no exception to the documents submitted by the above referenced bank to complete the conversion process. Accordingly, the bank is authorized to commence business as national banking association effective July 31, 1998, with the title "Farmers Bank, National Association." The charter certificate will be mailed under separate cover.

This letter also constitutes official authorization of this Office for the converting bank to operate its present branches. The location and branch certificate numbers are detailed on the attached page.

If you have any questions please contact the undersigned or National Bank Examiner Carolina M. Ledesma at (312) 360-8867.

Sincerely,

David J. Rogers
National Bank Examiner



OLD NATIONAL BANK

MEMBER OLD NATIONAL BANK CORP

P.O. Box 25 • Henderson, KY 42419-0025

(502) 831-6800

April 22, 1999

John Y. Brown III
Secretary of State
P.O. Box 1150
Frankfort, KY 40602-1150

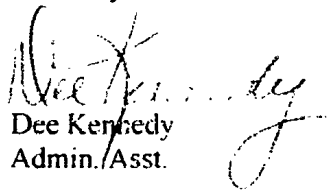
RE: Filing of Annual Report for Farmers Bank & Trust, Co.
#0016748

To whom it may concern:

I have enclosed a copy of the letter we had received from the Comptroller of the Currency confirming our conversion from a state chartered bank to a nationally chartered bank, along with a copy of the form we had received from your office for the filing of our annual report. It is our understanding, after speaking to your office, that this means we will no longer be required to file the above mentioned annual report.

If our information is incorrect or if your office should need additional information, please contact me at (502) 831-6901.

Sincerely,


Dee Kennedy
Admin. Asst.

Enclosures