[¶15,318**] Docket No. FDIC-90-238b, 8-28-91**

In the Matter of

THE NORTH SIDE BANK AND
TRUST COMPANY
CINCINNATI, OHIO
(Insured State Nonmember Bank)
MODIFICATION OF THE ORDER
TO CEASE AND DESIST

Pursuant to and in consideration of a Resolution of the board of directors of The North Side Bank and Trust Company, Cincinnati, Ohio ("Bank") dated June 25, 1991, paragraph 3 of the ORDER TO CEASE AND DESIST ("ORDER") issued to the Bank on November 21, 1990 by the Federal Deposit Insurance Corporation ("FDIC") is hereby modified, and such modifications incorporated into the ORDER. Such modifications to the ORDER are as follows:

(1) In paragraph 3(a), line 3, "twice monthly" is changed to "once monthly," so that the sentence reads: Within 15 days from the effective date of this ORDER, the Bank shall establish a Loan Committee which shall meet at least once monthly.

(2) In paragraph 3(b), line 4, "$250,000" is changed to "$1,000,000," so that the sentence reads: The Loan Committee shall review any loan or renewal of an existing loan to any borrower when the aggregate indebtedness of that borrower and that borrower's related financial interests at the Bank exceeds or would exceed $1,000,000.

(3) In paragraph 3(d), line 1, "semimonthly" is changed to "monthly," line 2, "overdue" is changed to "all overdue loans," and line 3, "and maturing loans," is changed to "and of maturing loans of $100,000 or more," so that the sentence reads: At each monthly meeting the Loan Committee shall review and monitor the status or repayment and collection of all overdue loans and of maturing loans of $100,000 or more, as well as loans that were classified "Substandard" by the FDIC in the Report of Examination or are identified as warranting the special attention of management.

The provisions of this MODIFICATION OF THE ORDER TO CEASE AND DESIST shall be binding upon the Bank, its institution-affiliated parties, and any successors and assigns thereof.

Except as specifically modified herein, all of the terms and conditions of the ORDER heretofore issued against the Bank on November 21, 1990 shall remain in full force and effect.

The provisions of this MODIFICATION OF THE ORDER TO CEASE AND DESIST shall remain effective and enforceable except to the extent that, and until such time as, any provisions of the MODIFICATION OF ORDER TO CEASE AND DESIST shall have been modified, terminated, suspended, or set aside by the FDIC.

Dated at Chicago, Illinois, this 28th day of August, 1991.

Pursuant to delegated authority.