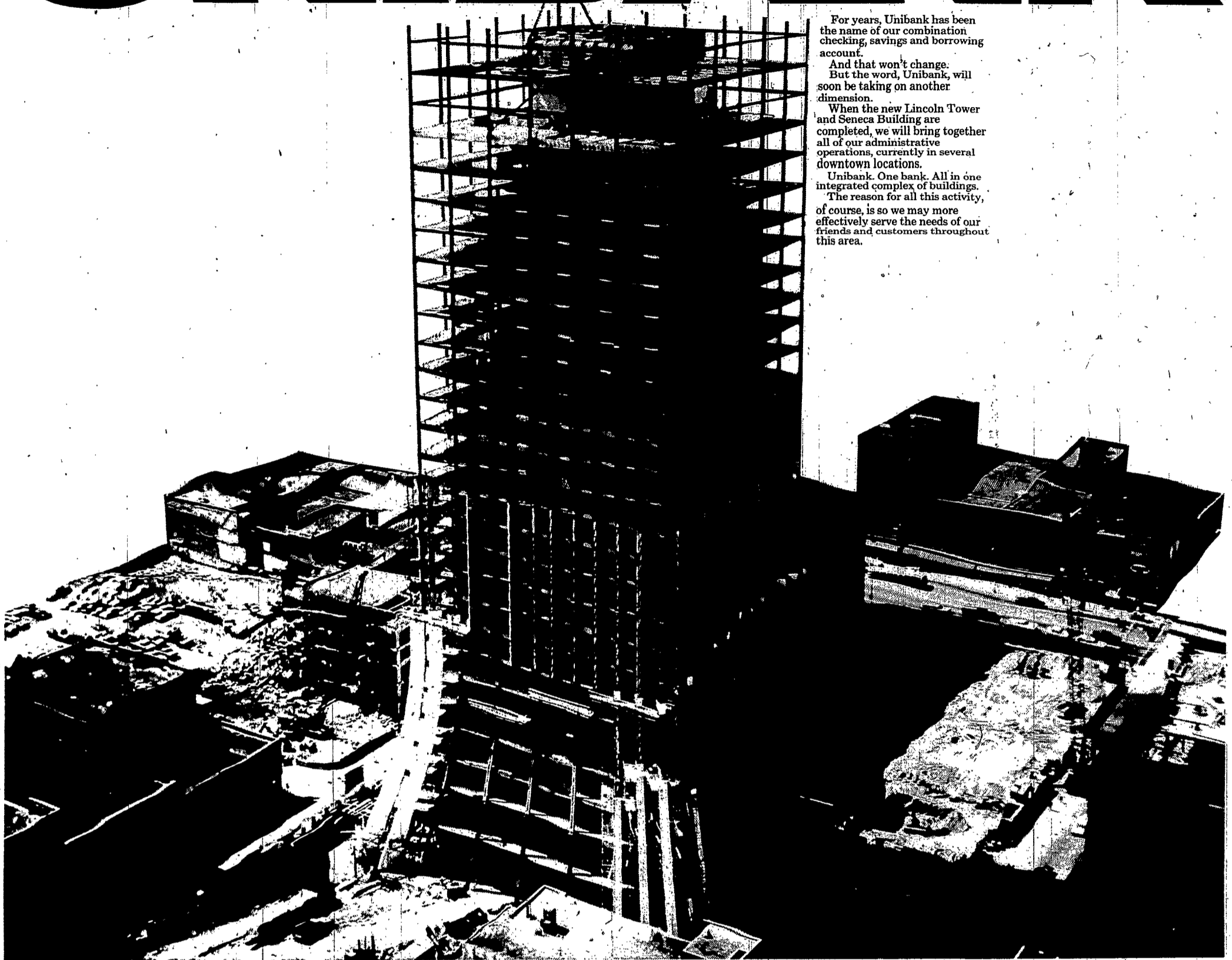


UNIBANK



For years, Unibank has been the name of our combination checking, savings and borrowing account.

And that won't change. But the word, Unibank, will soon be taking on another dimension.

When the new Lincoln Tower and Seneca Building are completed, we will bring together all of our administrative operations, currently in several downtown locations.

Unibank. One bank. All in one integrated complex of buildings.

The reason for all this activity, of course, is so we may more effectively serve the needs of our friends and customers throughout this area.

STATEMENT OF CONDITION AT JUNE 30, 1971

	1971	1970
ASSETS		
Cash and Due From Banks	\$ 108,960,038	\$ 84,922,236
INVESTMENT SECURITIES:		
United States Treasury Securities	52,923,185	34,171,464
Securities of Other U.S. Government Agencies and Corporations	4,147,355	8,649,645
Obligations of States and Political Subdivisions	130,687,171	86,871,626
Other Securities	6,737,969	1,727,970
Total Investment Securities	194,495,680	131,420,705
LOANS:		
Commercial Loans	255,884,372	324,738,654
Mortgage Loans	154,281,888	147,685,435
Installment Loans	116,357,537	109,921,709
Total Loans	526,523,797	582,345,798
Bank Premises and Equipment	12,179,409	11,942,592
Accrued Interest Receivable	8,898,157	8,155,064
Other Assets	2,379,023	2,305,383
TOTAL ASSETS	\$ 853,436,104	\$ 821,091,698
LIABILITIES AND CAPITAL		
Demand Deposits	\$ 348,719,506	\$ 385,519,379
Savings and Time Deposits	379,776,671	335,234,976
Total Deposits	728,496,177	720,754,355
Borrowed Funds	30,127,622	8,040,900
Accrued Interest, Taxes and Other Expenses	4,899,563	4,787,976
Unearned Discount	11,404,547	11,881,117
Other Liabilities	1,124,835	323,125
TOTAL LIABILITIES	776,052,804	745,787,473
RESERVES:		
Allowance for Possible Loan Losses	11,057,232	10,929,128
CAPITAL:		
Capital Notes	9,260,000	9,630,000
Capital Stock—\$10 Par Value	27,000,000	27,000,000
Authorized and Outstanding Shares: 1971—2,700,000	20,000,000	20,000,000
Surplus	10,066,068	7,745,097
Undivided Profits	57,066,068	54,745,097
Stockholders Equity	66,326,068	64,375,097
TOTAL LIABILITIES AND CAPITAL	\$ 853,436,104	\$ 821,091,698
Book Value of Assets Under Trust Division Administration	\$1,391,984,364	\$1,306,916,589

BANK OFFICERS

Wilmot R. Craig
Chairman of the Board
President and Chief Executive Officer,
Lincoln First Banks Inc.

Alexander D. Hargrave
President and Chief Executive Officer
Administrative Services Division and
Banking Division
William B. Webber
Senior Executive Vice President

Earning Assets Division
Roy A. Ely
Executive Vice President

Trust Division
Thomas E. McFarland
Executive Vice President

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Secretary-Treasurer
Rochester Telephone Corp.

Howard F. Carver
President and Chief Executive Officer,
The Gleason Works

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Chairman of the Board, President and Chief
Executive Officer, Lincoln First Banks Inc.

Francis E. Drake, Jr.
Chairman, Examining Committee
Chairman of the Board and Chief Executive
Officer, Rochester Gas and Electric Corp.

Dr. Louis K. Eilers
Chairman of the Board and Chief Executive
Officer, Eastman Kodak Company

Walter A. Fallon
Vice President, Eastman Kodak Company
General Manager, U.S. and Canadian
Photographic Division

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Chairman, Trust Committee
Chairman of the Board, The Gleason Works

Fred H. Gordon, Jr.
Chairman, Executive Committee, Chairman
of the Board, Mixing Equipment Co., Inc.

Thomas Gosnell
President, The Lawyers Co-operative
Publishing Company

Jack D. Harby
President, Bausch & Lomb Incorporated

Alexander D. Hargrave
President and Chief Executive Officer

Richard M. Harris, Jr.
Chairman of the Board and Chief Executive
Officer, Alling & Cory Co.

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Executive Vice President
Xerox Corporation

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President and Chief Executive Officer
McCurdy & Company, Inc.

Paul Miller
Chairman and Chief Executive
Gannett Co., Inc.

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Chairman of the Board,
Neisner Brothers, Inc.

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Corporate Group Vice President,
Sybron Corporation

O. Cedric Rowntree
President, The R. T. French Co.

Charles W. Stuart
President and Chief Executive Officer,
C. H. Stuart and Co., Inc.

Thomas C. Taylor
Partner-Nixon, Hargrave, Devans & Doyle

LaRoy E. Thompson
Senior Vice President and Treasurer,
University of Rochester

William G. von Berg
President, Sybron Corporation

W. Allen Wallis
Chancellor, University of Rochester

Frederic S. Welsh
Vice President and Director of Corporate
Relations, Eastman Kodak Company

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Rochester Gas and Electric Corporation

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Former Chairman of the Board, The Lawyers
Co-operative Publishing Company

Mercee Brugler
Director and Member of the Executive
Committee, Sybron Corporation

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Eastman Kodak Company

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Chairman of the Board, The R. T. French Co.

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Partner-Nixon, Hargrave, Devans & Doyle

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Bausch & Lomb Incorporated

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of Rochester Gas and Electric Corporation

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Chairman of the Board, McCurdy & Co., Inc.

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Former Vice Chairman, Sybron Corporation

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Former Chairman of the Board, Ritter Co., Inc.

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Former Chairman of the Board, Tait and Legge, Inc.

George L. Todd
Chairman of the Board,
Widmer's Wine Cellars, Inc.

Douglas C. Townson
Former Chairman of the Board,
Cutrice Brothers Company

William S. Vaughn
Director, Eastman Kodak Company

Joseph C. Wilson
Chairman of the Board, Xerox Corporation

Frank E. Wolfe
Former Treasurer, Timely Clothes, Inc.

Lincoln Rochester
A LINCOLN FIRST BANK