

FIRST NATIONAL BANK IN DALLAS

JAMES M. SPELLINGS
EXECUTIVE VICE PRESIDENT

July 21, 1978

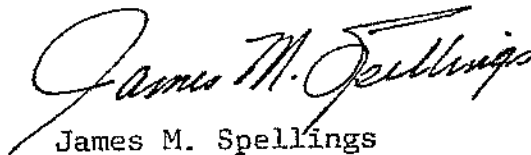
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Dear Mr. Brinkerhoff:

Please find enclosed with this letter
copies of the Bank's and the Holding
Company's annual reports and the 10K
S.E.C. filing.

This represents the public information
available on First National Bank in Dallas
and First International Bancshares, Inc.
There is no published policy for the bank
or the holding company regarding South
Africa.

Very truly yours,



James M. Spellings

Mr. J. F. Brinkerhoff
Vice President and Chief
Financial Officer
The University of Michigan
Ann Arbor, Michigan 48109

Enclosures

JUL 26 1978

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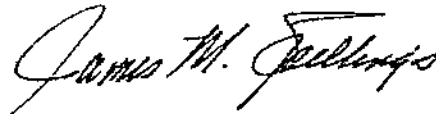
July 11, 1978

Dear Mr. Brinkerhoff:

It is my pleasure to answer your letter in connection with the First National Bank in Dallas' policy regarding involvement in South Africa.

First, the First National Bank in Dallas is very interested in human rights, both in this country and around the world. The institution is managed in such a manner so as to further the highest aspirations in this area. However, we do not feel it appropriate to discuss specific aspects of our lending and investment programs outside of the proper forums. There is a quantity of public information available on both the bank and First International Bancshares, Inc., and we suggest you refer to this.

Sincerely,



James M. Spellings

Mr. James F. Brinkerhoff
Vice President and Chief
Financial Officer
The University of Michigan
Ann Arbor, Michigan 48109

Brochures: Annual Report for First National Bank in Dallas
Annual Report First International Bancshares, Inc.

JUL 13 1978