

NationsBank Corporation
Audit Division
NationsBank Plaza, NC1002-05-01
Charlotte, NC 28255

11-Sep-92

Chris Julian
NationsBank Plaza, NC1002-15-01
Charlotte, NC 28255

Dear Chris:

I wanted to thank you for your assistance during our audit of Asset Quality Reporting. I really appreciate your cooperation in running the general ledger reports that we needed.

Please let me know if there is anything that we can do to return the favor. Thank you again.

Sincerely,



Carl T. Larson

James H. Hance, Jr.
Chief Financial Officer

NationsBank

NationsBank Corporation
Charlotte, NC 28255-0016
704/386-7722

September 15, 1992

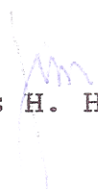
Mr. Christopher B. Julian
NationsBank Corporation
T15-1
Charlotte, NC

Dear Christopher:

Congratulations on your promotion to Finance Officer. Your hard work and dedication is a valued asset to NationsBank.

I wish you continued success in your new responsibilities. Keep up the good work!

Sincerely,


James H. Hance, Jr.

To	Billy Dixon	From	Harriet Jackwak
	General Ledger Dept.		Intercompany Billing
Subject	Re: Chris Julian "Help To Us"		Date 12/11/92

Message Back in June when the Intercompany Department was just starting, Chris helped us in our time of crisis. We took him out to lunch to show our appreciation for his efforts and I personally would like to thank you and your department for the time he was able to share in helping us meet our goals.

Thanking You

Harriet Jackwak

P.S. The typewriter doesn't like "I" -

SIGNED *Harriet Jackwak*

DATE

Reply

Good Job original in per. file

SIGNED *[Signature]* 12/11/92



December 31, 1992

Christopher Julian
General Ledger Operations

Dear Chris

I would like to take this opportunity to thank you personally for all of your hard work in 1992. This was a year of significant change and challenge for all of us at NationsBank. We made great strides in merging our businesses and improving customer service. In recognition of your hard work and contribution to NationsBank's success, I am pleased to tell you that you have been awarded \$1,000 under the 1992 Customer Group Incentive Plan.

A check for the amount of your award, net of regular withholdings, will be delivered to you on or about January 15, 1993. I hope that this check will serve as a reminder of our appreciation for your achievements in 1992, and also of the challenges we will face in 1993.

Thanks again for helping to make "NationsBank, the Power to make a Difference".

Sincerely,

A handwritten signature in blue ink, appearing to read "Lisa Eversole".

Lisa Eversole

Name CHRIS JULIAN		Employment Date 7-16-90	Time in Position Yrs Mo 1 12	Month/Year 7/92	Month/Year to 6/93
Functional Title SL SUPPORT		Job Code/Grade 12	Group/Department/Division CONTROL - BANK ACCOUNTING		
			Location Code/City NC1002-15-02 - CHARLOTTE		

We have discussed this performance review:

I have reviewed this document:

Christopher B. Julian

Associate

7-19-93

Date

Department Manager Date

Cheryl Ramsey

Manager

7/19/93

Date

Division Executive Date

Personnel Date

Instructions

- One:** Schedule an appointment with your associate to discuss the appraisal.
- Two:** Have your associate complete a blank appraisal and bring it to the meeting. Also ask them to bring a copy of their performance goals or job responsibilities for the appraisal period, and think about their personal development needs.
- Three:** Complete Section one (**Results Achieved**): List the primary goals or job responsibilities for the appraisal period. Describe the associate's performance in relation to each goal/responsibility. Attach additional documentation as necessary.
- Four:** Complete Section Two (**Core Performance Factors**): Rate the associate's performance in relation to each Factor. If you want to evaluate additional Performance Factors, please describe and rate them on a separate page, and attach your evaluation to this form.
- Five:** Complete Section Three (**Performance Summary**): Summarize the associate's performance in relation to the Performance Factors.
- Six:** Meet with the associate and discuss each other's appraisals. Discuss and reach agreement on actual performance in relation to goals, job responsibilities and ratings of Performance Factors. Have Associate complete Section Four (**Associate's Comments**).
- Seven:** Complete Section Five (**Development Plan**). Choose the most appropriate approach for your situation:
 - Option A. Schedule an appointment within the next two weeks to discuss the associate's development needs and complete the development plan. Ask the associate to bring a draft development plan based on the needs identified and agreed to in the appraisal discussion.
 - OR:
 - Option B. At the conclusion of the appraisal interview, discuss and agree on the associate's development needs, and complete the development plan.
- Eight:** Have the associate sign and date the completed appraisal form. Sign and date the completed appraisal form, and forward it to the next management level(s) for review and signature.
- Nine:** Give a copy of the completed, signed appraisal form to the associate, and keep a copy for your future use. Forward the signed form to Personnel for review and filing.

Section One: Results Achieved

List the primary goals or job responsibilities for the appraisal period. Include quality and quantity of work, when applicable. Describe and evaluate actual performance in relation to each goal/job responsibility. Attach additional documentation as necessary.

SEE ATTACHED

Section Two: Core Performance Factors

Using the rating scale below, evaluate the associate's performance in relation to each applicable Performance Factor. Write "N/A" for factors which do not apply.

- 5 - **Performance Consistently Exceeded Expectations:** The associate's performance consistently exceeded expectations or requirements and set the standard for others to live up to; the associate is a role model for and is sought out as a resource by others.
- 4 - **Performance Occasionally Exceeded Expectations:** The associate's performance consistently met and occasionally exceeded expectations or requirements; the associate exhibited real strength competency in this area.
- 3 - **Performance Met Expectations:** The associate's performance fully met expectations or requirements; a "solid performer" in this area.
- 2 - **Performance Was Below Expectations:** The associate's performance was mixed/inconsistent in regards to expectations or requirements; the associate needs to improve in this area to fully meet expectations.
- 1 - **Performance Was Not Acceptable:** The associate's performance did not meet expectations or requirements; the associate demonstrated consistent weakness or inability to perform in this area; immediate substantial improvement in performance is required.

	Rating
A. Customer Focus - Identifying external and internal customer needs, providing value-added service, ensuring the customer is satisfied; striving to retain the customer's business. Community Investment/Development activities.	N/A
B. Judgment - "Doing the right thing," decisive, involving others, business perspective.	3
C. Results Orientation - Planning, organizing, solving problems, ensuring follow-through.	3
D. Leadership - Providing direction, leading courageously, motivating others; leading by example, providing candid, direct feedback, coaching and developing others.	3
E. Teamwork - Building relationships and team spirit, managing diversity/getting along with people who are different from themselves, addressing and resolving conflict positively, influencing others.	4
F. Communication - Fostering open, straightforward communication; listening; interpersonal skills, verbal skills, written skills.	3
G. Taking Initiative - Action orientation, personal drive, demonstrating commitment; identifying opportunities to improve products and/or processes.	3
H. Job Knowledge - Professional/technical knowledge; understanding the technical elements of the job; working knowledge of other related jobs.	4
I. Adapting to Change - Adaptable/flexible, innovative and creative, overcoming barriers/obstacles; facilitating and supporting change.	4

SECTION ONE: RESULTS ACHIEVED

Although written performance goals were not established for this time period Mr. Julian has done an outstanding job in training, problem resolution, and support for both General ledger and the FRS month-end close process.

The constantly changing environment over the past 1 1/2 years has provided many opportunities for success or failure and Mr. Julian has met each of these challenges head on with a very can do attitude and as a result has been successful in achieving the goals and objectives of processing, clean up and improved processing of the bank's general ledgers.

Mr. Julian has been in this position for a year and has shown an ability to adapt and develop innovative ways to aid and assist the resolution of problems.

SECTION THREE: PERFORMANCE SUMMARY

Judgement -

Mr. Julian uses good judgement in dealing with both his staff and with all other areas of the bank with which he comes in contact.

Results Orientation -

Mr. Julian has demonstrated an exceptional ability to identify and resolve various problems which have arisen over the past year due to our changing environment.

Leadership -

As a new manager Mr. Julian has been successful in developing, training and motivating his staff. Successful training and good leadership has enabled us to perform the same work with fewer staff.

Teamwork -

Mr. Julian is very much a team player and has built his staff into a very effective efficient team.

Communication -

Mr. Julian has established good communication lines with many other departments of the bank. He also has a very open effective line of communication with his staff. His verbal skills are good but he does need to work on his written communication skills.

Section Three: Performance Summary

Elaborate on the associate's performance relative to the Core Performance Factors and how they work together in producing the results described in Section One.

SEE ATTACHED

Section Four: Associate's Comments

Record below any comments desired as a result of the Performance Appraisal. What do you need from your manager to be more effective and successful?

Christopher B. Juleri
Associate Signature

7-19-93
Date

section 1

Primary responsibilities have been managerial support and guidance for four associates who clear system suspense, translation suspense, and balance general ledger. Preparation - review of reconciliations on suspense accounts for the Carolinas, Mid Atlantic and Florida region. Monitoring of FRS month end close process and synchronization of FRS with FCS. Providing general ledger support to associates in the field as well as to conversion teams on multiple bank and non bank consolidations and system conversions.

section 3

Customer focus is related to interaction with internal personnel and I have always tried to be friendly, helpful, and willing to take an extra step to ensure that internal personnel get what is needed, whether I can provide it myself or simply direct them to the appropriate area or person.

I feel I have been fair in judging my own staff and have made good judgement in my dealings with problems. I prefer to develop strong interpersonal relations, over assertive action, as a means of obtaining cooperation.

Planning, organizing, and problem solving are three areas which I continue to work on; Problem solving has been the major order of the work environment and is my strong point. I believe I've demonstrated the ability to orchestrate multiple task in a positive results oriented manner.

I have provided strong leadership mainly by setting a good example. I have motivated my staff through teaching and guiding them in the pursuit of developing their own knowledge. I am still developing my motivational skills; however, I think my staff has performed as a team with commendable dedication and results. This reflects on my performance as a manager and team leader.

The relations which I have developed, the volume of calls and visits from internal personnel, and the frequency with which individuals from all areas of the bank come to me for help is related as much to my communication skills, as to the nature of my job and technical knowledge.

Over the last year I have been exposed to FRS, FCS, and various Front end processing and I have developed a strong understanding of the technical elements in each of these systems, their interdependence, and the flow of information provided. Understanding these systems and how they relate to other systems is what allows me to be effective as a manager for Bank Accounting.

N. C. Loan Administration
Charlotte
July 22, 1993

Sharon Ramsey

Chris Julian

I wanted to take this opportunity to let you know how helpful Chris was to me in obtaining General Ledger information for the months ending 5/31/93 and 6/30/93. I am performing a management reporting function for N. C. Loan Administration and the position is new. In the development stages, tasks not performed previously can be very intimidating if not for the help of associates like Chris. He was very knowledgeable and managed to extract from the GL system exactly the kind of information I needed. I appreciate the time he took to provide me with the necessary information I needed to complete my report. If I had a star award card to send to him, it would certainly be a GOLD STAR!

Steps have been taken to establish me with a TSO ID so that I might extract the needed information from the program Chris has written for me, so, I hope not to have to burden Chris with the task next month. Again, his help saved me a lot of time and energies and I really appreciate his help.



Carol B. Barber
Business Analyst
NC Loan Administration
Ext. 68538; NCI002-II-06

Associate Performance Appraisal Form

		Month/Year 8/93	to	Month/Year 12/93
Name Christopher B. Julian	Employment Date 7/16/90	Time in Position 0 Yrs 5 Mo	Group/Department/Division Financial Information Systems	
Functional Title		Job Code/Grade 12	Location Code/City NC1001-08-07, Charlotte	

We have discussed this performance review:

Christopher B. Julian 12-15-93
 Associate Date

Will (171) 12/15/93
 Manager Date

I have reviewed this document:

 Department Manager Date

 Division Executive Date

 Personnel Date

Instructions

- One:** Schedule an appointment with your associate to discuss the appraisal.
- Two:** Have your associate complete a blank appraisal and bring it to the meeting. Also ask them to bring a copy of their performance goals or job responsibilities for the appraisal period, and think about their personal development needs.
- Three:** Complete Section One (**Results Achieved**): List the primary goals or job responsibilities for the appraisal period. Describe the associate's performance in relation to each goal/responsibility. Attach additional documentation as necessary.
- Four:** Complete Section Two (**Core Performance Factors**): Rate the associate's performance in relation to each Factor. If you want to evaluate additional Performance Factors, please describe and rate them on a separate page, and attach your evaluation to this form.
- Five:** Complete Section Three (**Performance Summary**): Summarize the associate's performance in relation to the Performance Factors.
- Six:** Meet with the associate and discuss each others' appraisals. Discuss and reach agreement on actual performance in relation to ratings of Performance Factors. Have Associate complete Section Four (**Associate's Comments**).
- Seven:** Complete Section Five (**Development Plan**). Choose the most appropriate approach for your situation:
 - Option A. Schedule an appointment within the next two weeks to discuss the associate's development needs and complete the development plan. Ask the associate to bring a draft development plan based on the needs identified and agreed to in the appraisal discussion. **OR:**
 - Option B. At the conclusion of the appraisal interview, discuss and agree on the associate's development needs, and complete the development plan.
- Eight:** Have the associate sign and date the completed appraisal form. Sign and date the completed appraisal form, and forward it to the next management level(s) for review and signature.
- Nine:** Give a copy of the completed, signed appraisal form to the associate, and keep a copy for your future use. Forward the signed form to Personnel for review and filing.

Section One: Results Achieved

List the primary goals or job responsibilities for the appraisal period. Include quality and quantity of work, when applicable. Describe and evaluate actual performance in relation to each goal/job responsibility. Attach additional documentation as necessary.

Chris's primary responsibility over the past 5 months has been to support the MNC General Ledger conversions. This includes the Dual Post implementation, early converting applications and the G/L conversion. Chris has performed his functions excellently. He has identified issues and was instrumental in resolving them. He was a major reason that the Dual Post implementation went smoothly. He has also participated in helping design the process and procedures for applications converting prior to the Ledger. He has reviewed all test results related for MNC and had final sign off responsibility.

Chris has also participated in reviewing other application testing and production implementation sign off.

Section Two: Core Performance Factors

Using the rating scale below, evaluate the associate's performance in relation to each applicable Performance Factor. Write "N/A" for factors which do not apply.

- 5 - **Performance Consistently Exceeded Expectations:** The associate's performance consistently exceeded expectations or requirements, and set the standard for others to live up to; the associate is a role model for and is sought out as a resource by others.
- 4 - **Performance Occasionally Exceeded Expectations:** The associate's performance consistently met and occasionally exceeded expectations or requirements; the associate exhibited real strength/competency in this area.
- 3 - **Performance Met Expectations:** The associate's performance fully met expectations or requirements; a "solid performer" in this area.
- 2 - **Performance Was Below Expectations:** The associate's performance was mixed/inconsistent in regards to expectations or requirements; the associate needs to improve in this area to fully meet expectations.
- 1 - **Performance Was Not Acceptable:** The associate's performance did not meet expectations or requirements; the associate demonstrated consistent weakness or inability to perform in this area; immediate substantial improvement in performance is required.

	RATING
A. Customer Focus - Identifying external and internal customer needs, providing value-added service, ensuring the customer is satisfied; striving to retain the customer's business. Community Investment/Development activities.	4
B. Judgment - "Doing the right thing," decisive, involving others, business perspective.	3
C. Results Orientation - Planning, organizing, solving problems, ensuring follow-through.	4
D. Leadership - Providing direction, leading courageously, motivating others; leading by example, providing candid, direct feedback, coaching and developing others.	3
E. Teamwork - Building relationships and team spirit, managing diversity/getting along with people who are different from themselves, addressing and resolving conflict positively, influencing others.	3
F. Communication - Fostering open, straightforward communication; listening; interpersonal skills, verbal skills, written skills.	3
G. Taking Initiative - Action orientation, personal drive, demonstrating commitment; identifying opportunities to improve products and/or processes.	4
H. Job Knowledge - Professional/technical knowledge; understanding the technical elements of the job; working knowledge of other related jobs.	4
I. Adapting to Change - Adaptable/flexible, innovative and creative, overcoming barriers/obstacles; facilitating and supporting change.	4

Section Three: Performance Summary

Elaborate on the associate's performance relative to the Core Performance Factors and how they work together in producing the results described in Section One.

A. Customer Focus --

B. Judgment --

C. Results Orientation --

(see attached page for comments) --

Section Four: Associate's Comments

Record below any comments desired as a result of the Performance Appraisal. What do you need from your manager to be more effective and successful?

I am in agreement with this evaluation and the associated development plan.



Associate Signature



Date

Section Five: Development Plan

A. Development for the Current Job: Identify at least one strength and the associate's two most important development needs, and establish goals and action plans to improve present performance. If necessary, attach additional goals and action plans.

Strengths/Development Needs & Goals:	Action Plans:	Person(s) Responsible:	Target Dates:
<p><u>Strengths:</u></p> <ul style="list-style-type: none"> • Knowledge of Accounting, our FCS processing environment and General Ledger Operations. • Chris is a very dedicated employee willing to 'roll up his sleeves' and go through the details to identify and resolve problems. <p><u>Development:</u></p> <ul style="list-style-type: none"> • Needs to develop an understanding of the project methodology. Develop project management skills. 	<p>Attend the NationsBank Project Management Classes</p> <p>Opportunities to manage G/L projects</p>	<p>Blaker/Julian</p> <p>Blaker/Julian</p>	<p>7/94</p> <p>11/94</p>

B. Development for the Future: The Associate and Manager should complete and discuss the following section.

Associate:

1. What are your long-term career interests and goals?
Continued development of Accounting / Finance Knowledge relative to Banking ,with specific emphasis on Financial Systems, applications and operations.
2. What skills do you want to develop or utilize more fully? In what areas would you like to gain experience?
Would like to further develop understanding of applications operations and their interrelation to customers and the ledger.
3. What specific positions/career opportunities interest you?
Data base Administration/ System support.

Manager:

1. What are your perceptions of the associate's long-term potential and career options within NationsBank?
I feel that Chris has an excellent long-term career potential at NationsBank. He has demonstrated the ability to learn new functions very quickly. I feel that Chris would be valuable in a number of different areas such as FIS, other project areas within Change Management, Finance or an application operations area.
2. Based on your understanding of the associate's long-term interests and goals, what are some possible long-term developmental activities which would help the associate satisfy their interests, reach their goals and/or fulfill their potential within NationsBank?
I think that the plan summarized above will help Chris's development to allow him to pursue his interests. In addition, I feel that more exposure to the technical side of FCS and FRS would be very beneficial to his development.

Section Three

A. Customer Focus --

Chris has demonstrated the ability to ensure that our clients' needs are met. He understands their needs and has identified several improvements to the process design to help the clients. He has kept them involved including training for the Dual Post process.

B. Judgment --

Chris has made good business decisions effecting our clients. He facilitated a compromise for posting allocations to MNC Companies for January.

C. Results Orientation --

Chris has done a good job of developing both work plans and test plans. He has communicated testing requirements and followed through on execution. He has resolved several problems during the first month of MNC Dual Post. He has demonstrated the ability to follow up on issues through resolution and implementation.

D. Leadership --

Chris has represented our team very well by taking the lead on developing and communicating our testing requirements, etc. He also has provided timely and detailed feedback on all tests he has reviewed.

E. Teamwork --

Chris gets along well with everyone. He exhibits very good team spirit with his willingness to do what it takes to get the job done. He has taken on the responsibility to resolve items that were not within his responsibility.

F. Communications --

Chris has demonstrated good communication skills. A large part of his responsibilities is communicating requirements, testing results and issue resolution. He has also done an excellent job in his communicating with our clients.

G. Taking Initiative --

Chris is a very dedicated employee. He always does whatever it takes to accomplish the project's goals. He has taken the lead to resolve issues that were not his responsibility. Chris believes in getting the job done and done right regardless of what it takes.

H. Job Knowledge --

Chris has a very good understanding of accounting, G/L Operations and our FCS processing environment. He is able to use his knowledge to make the process work better. He needs to continue developing project management skills.

I. Adapting to Change --

Chris has demonstrated the ability to adapt in a continually changing environment.

NationsBank Corporation
NationsBank Plaza
Charlotte, NC 28255-0001
Tel 704 386-2250

NationsBank

December 28, 1993

Chris Julian
FIS

Dear Chris,

I am pleased to take this opportunity to thank you personally for all of your hard work in 1993. This was a year of considerable challenge for us -- we made great strides in maximizing efficiency and streamlining our operations.

In recognition of your special efforts and contribution to these successes, I am pleased to tell you that you have been awarded \$1,200 under the 1993 Finance Group Incentive Plan. A check for the amount of your award, net of regular withholdings, will be delivered on December 31.

1994 will be another challenging year for us. I know you look forward to these new challenges as do I.

Thank you again for your very meaningful contribution to NationsBank and have a happy holiday season.

Sincerely,



Lisa Eversole

Associate Performance Appraisal Form

		Month/Year 8/93	to	Month/Year 12/93
Name Christopher R. Julian	Employment Date 7/16/90	Time in Position 0 Yrs 5 Mo	Group/Department/Division Financial Information Systems	
Functional Title		Job Code/Grade 12	Location Code/City NC1001-08-07, Charlotte	

We have discussed this performance review:

Christopher R. Julian 12-15-93
Associate Date

[Signature] 12/15/93
Manager Date

I have reviewed this document:

[Signature] 1-10-94
Department Manager Date

Division Executive Date

Personnel Date

Instructions

- One:** Schedule an appointment with your associate to discuss the appraisal.
- Two:** Have your associate complete a blank appraisal and bring it to the meeting. Also ask them to bring a copy of their performance goals or job responsibilities for the appraisal period, and think about their personal development needs.
- Three:** Complete Section One (**Results Achieved**): List the primary goals or job responsibilities for the appraisal period. Describe the associate's performance in relation to each goal/responsibility. Attach additional documentation as necessary.
- Four:** Complete Section Two (**Core Performance Factors**): Rate the associate's performance in relation to each Factor. If you want to evaluate additional Performance Factors, please describe and rate them on a separate page, and attach your evaluation to this form.
- Five:** Complete Section Three (**Performance Summary**): Summarize the associate's performance in relation to the Performance Factors.
- Six:** Meet with the associate and discuss each others' appraisals. Discuss and reach agreement on actual performance in relation to ratings of Performance Factors. Have Associate complete Section Four (**Associate's Comments**).
- Seven:** Complete Section Five (**Development Plan**). Choose the most appropriate approach for your situation:
- Option A. Schedule an appointment within the next two weeks to discuss the associate's development needs and complete the development plan. Ask the associate to bring a draft development plan based on the needs identified and agreed to in the appraisal discussion. **OR:**
- Option B. At the conclusion of the appraisal interview, discuss and agree on the associate's development needs, and complete the development plan.
- Eight:** Have the associate sign and date the completed appraisal form. Sign and date the completed appraisal form, and forward it to the next management level(s) for review and signature.
- Nine:** Give a copy of the completed, signed appraisal form to the associate, and keep a copy for your future use. Forward the signed form to Personnel for review and filing.

Section One: Results Achieved

List the primary goals or job responsibilities for the appraisal period. Include quality and quantity of work, when applicable. Describe and evaluate actual performance in relation to each goal/job responsibility. Attach additional documentation as necessary.

Chris's primary responsibility over the past 5 months has been to support the MNC General Ledger conversions. This includes the Dual Post implementation, early converting applications and the G/L conversion. Chris has performed his functions excellently. He has identified issues and was instrumental in resolving them. He was a major reason that the Dual Post implementation went smoothly. He has also participated in helping design the process and procedures for applications converting prior to the Ledger. He has reviewed all test results related for MNC and had final sign off responsibility.

Chris has also participated in reviewing other application testing and production implementation sign off.

Section Two: Core Performance Factors

Using the rating scale below, evaluate the associate's performance in relation to each applicable Performance Factor. Write "N/A" for factors which do not apply.

- 5 - **Performance Consistently Exceeded Expectations:** The associate's performance consistently exceeded expectations or requirements, and set the standard for others to live up to; the associate is a role model for and is sought out as a resource by others.
- 4 - **Performance Occasionally Exceeded Expectations:** The associate's performance consistently met and occasionally exceeded expectations or requirements; the associate exhibited real strength/competency in this area.
- 3 - **Performance Met Expectations:** The associate's performance fully met expectations or requirements; a "solid performer" in this area.
- 2 - **Performance Was Below Expectations:** The associate's performance was mixed/inconsistent in regards to expectations or requirements; the associate needs to improve in this area to fully meet expectations.
- 1 - **Performance Was Not Acceptable:** The associate's performance did not meet expectations or requirements; the associate demonstrated consistent weakness or inability to perform in this area; immediate substantial improvement in performance is required.

	RATING
A. Customer Focus - Identifying external and internal customer needs, providing value-added service, ensuring the customer is satisfied; striving to retain the customer's business. Community Investment/Development activities.	4
B. Judgment - "Doing the right thing," decisive, involving others, business perspective.	3
C. Results Orientation - Planning, organizing, solving problems, ensuring follow-through.	4
D. Leadership - Providing direction, leading courageously, motivating others; leading by example, providing candid, direct feedback, coaching and developing others.	3
E. Teamwork - Building relationships and team spirit, managing diversity/getting along with people who are different from themselves, addressing and resolving conflict positively, influencing others.	3
F. Communication - Fostering open, straightforward communication; listening; interpersonal skills, verbal skills, written skills.	3
G. Taking Initiative - Action orientation, personal drive, demonstrating commitment; identifying opportunities to improve products and/or processes.	4
H. Job Knowledge - Professional/technical knowledge; understanding the technical elements of the job; working knowledge of other related jobs.	4
I. Adapting to Change - Adaptable/flexible, innovative and creative, overcoming barriers/obstacles; facilitating and supporting change.	4

Section Three: Performance Summary

Elaborate on the associate's performance relative to the Core Performance Factors and how they work together in producing the results described in Section One.

A. Customer Focus --

B. Judgment --


C. Results Orientation --

(see attached page for comments)

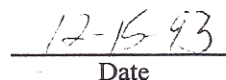
Section Four: Associate's Comments

Record below any comments desired as a result of the Performance Appraisal. What do you need from your manager to be more effective and successful?

I am in agreement with this evaluation and the associated development plan.



Associate Signature



Date

Section Five: Development Plan

A. Development for the Current Job: Identify at least one strength and the associate's two most important development needs, and establish goals and action plans to improve present performance. If necessary, attach additional goals and action plans.

Strengths/Development Needs & Goals:	Action Plans:	Person(s) Responsible:	Target Dates:
Strengths:			
<ul style="list-style-type: none"> Knowledge of Accounting, our FCS processing environment and General Ledger Operations. Chris is a very dedicated employee willing to 'roll up his sleeves' and go through the details to identify and resolve problems. 			
Development:			
<ul style="list-style-type: none"> Needs to develop an understanding of the project methodology. Develop project management skills. 	Attend the NationsBank Project Management Classes	Blaker/Julian	7/94
	Opportunities to manage G/L projects	Blaker/Julian	11/94

B. Development for the Future: The Associate and Manager should complete and discuss the following section.

Associate:

- What are your long-term career interests and goals?
Continued development of Accounting / Finance Knowledge relative to Banking ,with specific emphasis on Financial Systems, applications and operations.
- What skills do you want to develop or utilize more fully? In what areas would you like to gain experience?
Would like to further develop understanding of applications operations and their interrelation to customers and the ledger.
- What specific positions/career opportunities interest you?
Data base Administration/ System support.

Manager:

- What are your perceptions of the associate's long-term potential and career options within NationsBank?
I feel that Chris has an excellent long-term career potential at NationsBank. He has demonstrated the ability to learn new functions very quickly. I feel that Chris would be valuable in a number of different areas such as FIS, other project areas within Change Management, Finance or an application operations area.
- Based on your understanding of the associate's long-term interests and goals, what are some possible long-term developmental activities which would help the associate satisfy their interests, reach their goals and/or fulfill their potential within NationsBank?
I think that the plan summarized above will help Chris's development to allow him to pursue his interests. In addition, I feel that more exposure to the technical side of FCS and FRS would be very beneficial to his development.

Section Three

A. Customer Focus --

Chris has demonstrated the ability to ensure that our clients' needs are met. He understands their needs and has identified several improvements to the process design to help the clients. He has kept them involved including training for the Dual Post process.

B. Judgment --

Chris has made good business decisions effecting our clients. He facilitated a compromise for posting allocations to MNC Companies for January.

C. Results Orientation --

Chris has done a good job of developing both work plans and test plans. He has communicated testing requirements and followed through on execution. He has resolved several problems during the first month of MNC Dual Post. He has demonstrated the ability to follow up on issues through resolution and implementation.

D. Leadership --

Chris has represented our team very well by taking the lead on developing and communicating our testing requirements, etc. He also has provided timely and detailed feedback on all tests he has reviewed.

E. Teamwork --

Chris gets along well with everyone. He exhibits very good team spirit with his willingness to do what it takes to get the job done. He has taken on the responsibility to resolve items that were not within his responsibility.

F. Communications --

Chris has demonstrated good communication skills. A large part of his responsibilities is communicating requirements, testing results and issue resolution. He has also done an excellent job in his communicating with our clients.

G. Taking Initiative --

Chris is a very dedicated employee. He always does whatever it takes to accomplish the project's goals. He has taken the lead to resolve issues that were not his responsibility. Chris believes in getting the job done and done right regardless of what it takes.

H. Job Knowledge --

Chris has a very good understanding of accounting, G/L Operations and our FCS processing environment. He is able to use his knowledge to make the process work better. He needs to continue developing project management skills.

I. Adapting to Change --

Chris has demonstrated the ability to adapt in a continually changing environment.

Chris

1-4-94

Thanks for all your efforts in '93. Because of your hard work, many projects were successfully implemented.

The attached bonus is our way of saying thanks for those efforts. People like you really do make things happen around this "Big Bank", and I appreciate it!
Again Thanks.

Pat

James H. Hance, Jr.
Vice Chairman & Chief Financial Officer



NationsBank Corporation
NationsBank Corporate Center
NC1-007-58-03
Charlotte, NC 28255
704/386-7722

July 12, 1994

Mr. Christopher B. Julian
NationsBank Corporation
NC1-014-19-03
Charlotte, NC

Dear Christopher:

Congratulations on your recent promotion to Assistant Vice President.. Your hard work and dedication are valued assets to NationsBank.

I wish you continued success in your new responsibilities. Keep up the good work!

Sincerely,

A handwritten signature in blue ink that reads "Jim".

James H. Hance, Jr.



MNC Transition Team
Baltimore
November 4, 1994

Dear NationsBank/MNC Transition Associates

Congratulations on a Great Transition! Your hard work and dedication to our team has paid off. We have completed one of the most complex and successful mergers in NationsBank history. We have enjoyed working with each of you and wish you the best of luck in your future endeavors.

Thank you for your help on an outstanding Transition.

A handwritten signature in cursive script that reads "Gene".

Gene Taylor

A handwritten signature in cursive script that reads "Grant".

Grant Cole

NationsBank

December 21, 1994

Chris Julian

Dear Chris,

NationsBank has had an outstanding year in 1994. All of the challenges we faced at the beginning of the year were met, and were exceeded. Each of us should be proud of what we have accomplished this year. Your contribution was especially meaningful, and I am pleased to tell you that you have been awarded \$2,000 under the 1994 Finance Group Incentive Plan.

A check for the amount of your award, net of regular withholdings, will be delivered to you by December 30, 1994. The check is not negotiable until December 30, 1994. This award is tangible recognition of our appreciation for your achievements in 1994.

As with other aspects of your compensation, this award should be considered a private matter between you and your manager. Please do not discuss this award with your fellow employees.

We can expect that 1995 will be another challenging year. Just as I do, I know you look forward to giving your best to meet those challenges.

Thank you for your contribution to NationsBank. Have a happy holiday season.

Sincerely,



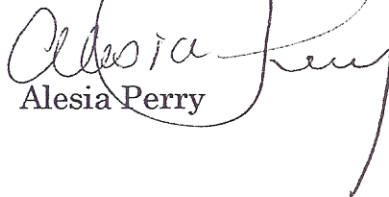
Lisa Eversole

Corporate Personnel
Charlotte
December 30, 1994

Dear Associate:

Enclosed is a check payable to you from the 1994 incentive program. The check should be cashed or deposited to your account on or after December 30, 1994.

Congratulations on a successful year! We hope your holidays are merry and safe.

Alesia Perry





CERTIFICATE OF APPRECIATION

Awarded to

Christopher B Julian

*For extraordinary work on the
Vector 4 GL / Interface Project*

May 31, 1995



Judith Ann Eastin

Judith Ann Eastin

NationsBank

June 7, 1995


Mr. Julian
Finance Change Management

We would like to inform you that the Board of Directors of NationsBank has approved the following recommendations. The changes will be effective June 1, 1995.

Your salary	From:	\$33,000
	To:	\$36,500
Your official title	Unchanged	Assistant Vice President
Your job grade	From:	14
	To:	15

The salary range for your job grade is:
Min: \$30,800 Mid: \$44,100 Max: \$57,400

As an officer of NationsBank, you are part of a team dedicated to its success.



Manager's Signature

STAFF SUPPORT QUARTERLY REVIEW

Date 7/27/95 Associate CHRIS JULIAN Manager Sherry Gained

I. BUSINESS ACUMEN	II. INTEGRATOR	III. POWERS THE ORGANIZATION	IV. PERSONAL AGILITY
<ul style="list-style-type: none"> ✓ Customer and Client Focus ✓ Provides Strategic Leadership ✓ Financial Accountability ✓ Leverages Technology ✓ Solution Driven 	<ul style="list-style-type: none"> ✓ Proactive Business Partner ✓ Nurtures Relationships ✓ Creative Resourcing ✓ Weaves Teamwork into the Fabric 	<ul style="list-style-type: none"> ✓ Turbo-Charges Change ✓ Champions Innovation ✓ Assembles A-teams ✓ Builds High Motivation ✓ Stimulates Individual and Team Growth 	<ul style="list-style-type: none"> ✓ Voracious Learner ✓ Convincing Communicator ✓ Flexible ✓ Resilient

AREAS OF FOCUS IN PREVIOUS QUARTER:

Strengths	Successes/Accomplishments	Opportunities for Growth
<p>1- VERY GOOD GENERAL ACCOUNTING FUNCTION & OPERATIONS KNOWLEDGE.</p> <p>2- VERY GOOD AUTOMATED CONVERSION TOOLS KNOWLEDGE</p> <p>3- EXPERTISE IN SOFTWARE TOOLS FOR MANAGEMENT PRESENTATIONS- FLOWS, T.ACCOUNTS, ETC.</p> <p>4- GOOD TEAM PLAYER, EASY TO WORK WITH</p> <p>5- LEVERAGES TECHNOLOGY</p>	<p>1- DESIGNED/DEVELOPED CONCEPT FOR OVERALL LONDON TRANSITION GL CONVERSION APPROACH</p> <p>2- KEY PLAYER FOR DEVELOPING AUTOMATED TOOLS FOR LONDON CONVERSION</p> <p>3- COACHING/EDUCATING PROJECT MANAGER, SR. PROJECT MANAGER + TEAM ON GL MATRICES FUNCTIONS, BENEFITS, ETC</p>	<p>1- WORK ON BEING ASSERTIVE IN MEETING DISCUSSIONS VERSUS "MAKING FACES" WHEN YOU DISAGREE OR QUESTION</p> <p>2- WORK ON TENDENCY TO BRING UP AND EXPOUND ON DETAIL TANGENTS IN HIGH LEVEL MEETINGS, TAKE IT OFFLINE.</p> <p>3- CONTINUE TO WORK ON FLEXIBILITY AND ADAPTABILITY TO DIFFERENT MANAGEMENT STYLES</p> <p>4- CONTINUE TO WORK ON AWARENESS OF PROJ. MGR./SR. PROJECT MGR INPUT IN DECISIONS</p> <p>5- WORK ON TENDENCY TO BE ARGUMENTATIVE</p>

AREAS OF FOCUS IN UPCOMING QUARTER:

Ongoing Projects & Next Challenges	Tools & Training Needed	Associate Ambitions/Expectations
<p>- COMPLETE LONDON TRANSITION</p> <p>- CONTINUE TO EDUCATE TEAM MEMBERS ON HIS ROLE FOR CROSS TRAINING PURPOSES</p> <p>- DETERMINE FUTURE CAREER GOALS AND DIRECTION</p> <p>- COMMUNICATE INTEREST IN FUTURE ASSIGNMENTS</p>	<p>- LEADERSHIP DEVELOPMENT</p> <p>- ASSERTIVENESS TRAINING</p> <p>- NEGOTIATION SKILLS TRAINING</p> <p>- TOOLS & TRAINING ON LATEST TECHNICAL/FUNCTIONAL PROCESS FLOW DIAGRAMMING SOFTWARE (VBA/10)</p> <p>- ATTEND AS MANY TECHNOLOGY UPDATES AND BROWN BAGS AS POSSIBLE</p>	<p>Interest in learning opportunities with mid range and pc based application systems, with emphasis on financial data delivery; more main frame, training, and analysis activities. Exposure to latest technical processes/software for finance/Deposits/Savings</p> <p>TENDENCY TO BE ARGUMENTATIVE</p> <p>6- CONTINUE TO WORK ON AVERSITY TO DOCUMENT</p>

James D. Dixon
President
NationsBanc Services, Inc.



600 Peachtree St., N.E.
Atlanta, GA 30308-2213
404/607-6020

August 31, 1995

Dora Beale
Richard Bowen
Bart Cramer
Ethyl Eggleston
Chris Julian
Becky Moran
Kathy Scondras

Dawn Hansen
Betty Carter
Judy Eastin
Pattie Hiles
Suzanne Kampschorr
Mary Parker

Congratulations on winning a GEM Award for the second quarter of 1995. Your team successfully worked to create, test and implement an interface between Vector 4 and General Ledger. It is people like you who make a difference and we are fortunate to have folks of your caliber.

Thank you for earning the Services Company an excellent reputation.

Sincerely,

A handwritten signature in blue ink, appearing to be "JD".

James D. Dixon

cc: Mr. Price

Great Work!

**This certificate is presented to you
for your outstanding work,
recently recognized in a Staff
Support Management Team
meeting.**

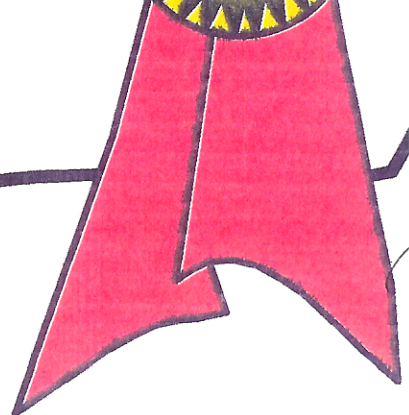
Presented to

Chris Julian

May 30, 1996

For

***Outstanding work
on the Bank South &
Madison County
Project***



Karen

*Benjamin
Jim*

Bill

Mal

Bob

Scott

Amanda

Shelby

Frank



Associate Performance Appraisal Form

Month/Year 1/96		Month/Year to 12/96	
Name Chris Julian	Employment Date	Time in Position Yrs 9 Mo	Group/Department/Division Staff Support/ Finance Support
Functional Title Sys Eng II		Job Code/Grade 15	Location Code/City NC1-014-19-01

We have discussed this performance review:

I have reviewed this document:

Associate	Date	Department Manager	Date
Manager	Date	Division Executive	Date
		Personnel	Date

Instructions

- One:** Schedule an appointment with your associate to discuss the appraisal.
- Two:** Have your associate complete a blank appraisal and bring it to the meeting. Also ask them to bring a copy of their performance goals or job responsibilities for the appraisal period, and think about their personal development needs.
- Three:** Complete Section One (**Results Achieved**): List the primary goals or job responsibilities for the appraisal period. Describe the associate's performance in relation to each goal/responsibility. Attach additional documentation as necessary.
- Four:** Complete Section Two (**Core Performance Factors**): Rate the associate's performance in relation to each Factor. If you want to evaluate additional Performance Factors, please describe and rate them on a separate page, and attach your evaluation to this form.
- Five:** Complete Section Three (**Performance Summary**): Summarize the associate's performance in relation to the Performance Factors.
- Six:** Meet with the associate and discuss each others' appraisals. Discuss and reach agreement on actual performance in relation to ratings of Performance Factors. Have Associate complete Section Four (**Associate's Comments**).
- Seven:** Complete Section Five (**Development Plan**). Choose the most appropriate approach for your situation:
 Option A. Schedule an appointment within the next two weeks to discuss the associate's development needs and complete the development plan. Ask the associate to bring a draft development plan based on the needs identified and agreed to in the appraisal discussion. **OR:**
 Option B. At the conclusion of the appraisal interview, discuss and agree on the associate's development needs, and complete the development plan.
- Eight:** Have the associate sign and date the completed appraisal form. Sign and date the completed appraisal form, and forward it to the next management level(s) for review and signature.
- Nine:** Give a copy of the completed, signed appraisal form to the associate, and keep a copy for your future use. Forward the signed form to Personnel for review and filing.

Section One: Results Achieved

List the primary goals or job responsibilities for the appraisal period. Include quality and quantity of work, when applicable. Describe and evaluate actual performance in relation to each goal/job responsibility. Attach additional documentation as necessary.

Chris has team leader responsibility for the GL related Charter and Chase Federal acquisition projects. In 1996, Chris and his team supported the Charter operational conversion and the Chase Federal dual post process, developed a process for reporting account header level and hierarchy level change Financial impact, identified the Chase Federal operational conversion approach, and setup a test environment for Chase Federal operational testing.

Section Two: Core Performance Factors

Using the rating scale below, evaluate the associate's performance in relation to each applicable Performance Factor. Write "N/A" for factors which do not apply.

- 5 - **Performance Consistently Exceeded Expectations:** The associate's performance consistently exceeded expectations or requirements, and set the standard for others to live up to; the associate is a role model for and is sought out as a resource by others.
- 4 - **Performance Occasionally Exceeded Expectations:** The associate's performance consistently met and occasionally exceeded expectations or requirements; the associate exhibited real strength/competency in this area.
- 3 - **Performance Met Expectations:** The associate's performance fully met expectations or requirements; a "solid performer" in this area.
- 2 - **Performance Was Below Expectations:** The associate's performance was mixed/inconsistent in regards to expectations or requirements; the associate needs to improve in this area to fully meet expectations.
- 1 - **Performance Was Not Acceptable:** The associate's performance did not meet expectations or requirements; the associate demonstrated consistent weakness or inability to perform in this area; immediate substantial improvement in performance is required.

	RATING
A. Customer Focus - Identifying external and internal customer needs, providing value-added service, ensuring the customer is satisfied; striving to retain the customer's business. Community Investment/Development activities.	4
B. Judgment - "Doing the right thing," decisive, involving others, business perspective.	4
C. Results Orientation - Planning, organizing, solving problems, ensuring follow-through.	4
D. Leadership - Providing direction, leading courageously, motivating others; leading by example, providing candid, direct feedback, coaching and developing others.	3
E. Teamwork - Building relationships and team spirit, managing diversity/getting along with people who are different from themselves, addressing and resolving conflict positively, influencing others.	3
F. Communication - Fostering open, straightforward communication; listening; interpersonal skills, verbal skills, written skills.	3
G. Taking Initiative - Action orientation, personal drive, demonstrating commitment; identifying opportunities to improve products and/or processes.	4
H. Job Knowledge - Professional/technical knowledge; understanding the technical elements of the job; working knowledge of other related jobs.	3
I. Adapting to Change - Adaptable/flexible, innovative and creative, overcoming barriers/obstacles; facilitating and supporting change.	3

Section Three: Performance Summary

Elaborate on the associate's performance relative to the Core Performance Factors and how they work together in producing the results described in Section One.

A. Customer Focus -

Chris has gained invaluable knowledge related to making changes to the General Ledger. Having once been "the client", he has used his perspective from that role to apply the technical knowledge gained, in making suggestions for improvements that the client can really appreciate. His technical skills have really blossomed as he learns new programming languages, and how the General Ledger is designed. Chris has worked hard in '96 to gain the client's respect in his new role. His efforts have been recognized and praised by each of the clients associated with his projects.

In this new technical role, Chris has struggled to find the best approach to support his client and offer suggestions and assistance as needed. This can sometimes result in the client, knowing what Chris's background is, in either becoming too dependent on him for the client related functional decisions, or, perceiving that he is trying to make functional decisions, when he is actually offering suggestions based on experience. Chris knew when he changed roles that this potential was there, and he has done an excellent job of managing this and should continue to be sensitive to this situation on future projects. Chris needs to be mindful of the value of negotiation and be wary of personalizing issues.

B. Judgment -

Chris consistently demonstrates sound judgment in all of his project activities. He uses the experience that he has gained to make decisions and recommendations when appropriate. He will identify key deliverables, project delivery dates, and manage his and client expectations throughout the project; involving others when appropriate.

When presented with unexpected or added project efforts, Chris should take some time to work out a planned solution, prior to communicating issues or concerns.

C. Results Orientation -

Chris has made good progress in technical problem resolution. He readily shares his knowledge with fellow teammates, helping them to develop them in their planning and organizing skills as well. Chris is very productive, supporting both the expected tasks as well as the unexpected need.

Examples of this are his help on Boatmen project tasks while supporting Chase operational testing, and offering his assistance in producing FCS account header and hierarchy level reporting. He supported the later for ALL of the '96 acquisition Dress Rehearsals and Implementations. These reports were new to Finance Change Management in 1996 and have proved to be key in the identification of acquisition related financial impact.

This process was designed and developed by Chris, based on his observation of a need. Keep it up Chris! While Chris always completes tasks on or ahead of schedule, he may have an easier time doing so if he would take time to set priorities in advance.

D. Leadership -

Chris's leadership qualities are shared most effectively by just being the example that he is. His teammates observe Chris's client support interests, his project planning emphasis and the overall conscientious way that he approaches his tasks. He sets a high standard for himself and others. He has encouraged and supported his teammates in striving for and obtaining stronger leadership skills.

Chris should continue to encourage team development, both for himself and teammates, raising expectations when appropriate, and recognizing the advantages gained by being a part of a team with common goals.

E. Teamwork -

Even though Chris is a recent member to the GL technical team, he has been a teammate and a Client to most of our group for quite some time. This has been an advantage, as we already had a respect for Chris and his experience, and he had a good understanding of our technical role. His transition to the team has been smooth and he is frequently used as a knowledge source for his teammates.

Chris should strive to work as a team member, keeping the team informed of exceptions and changes whenever necessary. This is very important in our team environment in particular, as we try to use standard approaches to our projects.

Section Five: Development Plan

A. Development for the Current Job: Identify at least one strength and the associate's two most important development needs, and establish goals and action plans to improve present performance. If necessary, attach additional goals and action plans.

Strengths/Development Needs & Goals:	Action Plans:	Person(s) Responsible:	Target Dates:

B. Development for the Future: The Associate and Manager should complete and discuss the following section.

Associate:

1. What are your long-term career interests and goals?
2. What skills do you want to develop or utilize more fully? In what areas would you like to gain experience?
3. What specific positions/career opportunities interest you?

Manager:

1. What are your perceptions of the associate's long-term potential and career options within NationsBank?
Chris enthusiasm and conscientious approach to his work, teamed with his broad range of interests, evidenced by his recent career change, indicate excellent long term potential.
2. Based on your understanding of the associate's long-term interests and goals, what are some possible long-term developmental activities which would help the associate satisfy their interests, reach their goals and/or fulfill their potential within NationsBank?
Chris's project skills could be enhanced by taking time management and negotiation training. His team leader skills could be enhanced by taking coaching and development related training.

F. Communication -

Chris's communicative skills have contributed to his good client working relationships. He shares ideas and concepts in a clear concise way. Chris is able to explain technical processes and implications in such a way that the client not only understands, but will consider or support.

Chris should foster open and helpful communication, encouraging and teaching what he has learned to his teammates. He has a lot of valuable information to share.

G. Taking Initiative -

Chris's commitment to NationsBank has been a strong one, always ready to do what is asked of him. Whether it is an assigned task or an activity initiated by Chris, he is fully committed to it's success, regardless if this means long hours and weekend time. Chris has identified several opportunities for process improvement. This is evidenced in the example mentioned in the RESULTS section above. Chris has volunteered to help Finance Support improve our GL conversion process in 1997, in particular where we have cross ledger image collapses to perform. FCS software does not currently support a process such as this.

Chris needs to remember to consider and prioritize other activities when initiating new ones.

H. Job Knowledge -

Chris's technical knowledge of FCS and related applications is rapidly expanding. Even though he has been in the technical field a relatively short time he is already considered a valuable source of knowledge by teammates. Chris has made great progress in his technical efforts in '96.

Chris should continue to learn about our ledger technical environments in 1997, with a focus on ~~our~~ how our production processes work. As we develop new testing environments, this knowledge will be very helpful.

He should also seek to expand his knowledge of the NationsBank technical environment, and related changes.

I. Adapting to Change -

Chris has demonstrated his flexibility in performing whatever role may be needed of him. He has offered his assistance when he perceived a need on many efforts that he wasn't originally assigned to. His greatest example of his ability to adapt in 1996 was his job change from the accounting role of Finance Change Management to the technical role of Finance Support Technical Project Leader..

Chris should continue to use his patience and planning skills to overcome the expected and the unexpected..

Section Four: Associate's Comments

Record below any comments desired as a result of the Performance Appraisal. What do you need from your manager to be more effective and successful?

Associate Signature

Date



Great Work!

Bill

This certificate is presented to you for your outstanding work, recently recognized in a Staff Support staff meeting for the excellent job on the Model Bank Carolinas Conversion Team.

Chris Julian

April 17, 1997

Karen

Cathy

Ed

David

Bob

Julie

Mal

Jamie

Amanda

RECOGNITION OF
EXCELLENCE

Awarded to

Chris Julian

For proactive & creative approach for the Amarillo General Ledger conversion

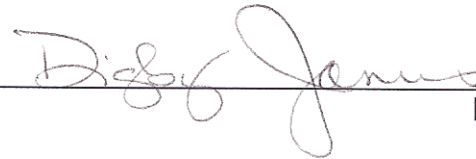
Presented by

Amarillo/Panhandle Transition Team

September 22, 1997



George Brown



Digby Janus

JULIAN, CHRISTOPHER B
NATIONSBANC SERVICES COMP
ADMINISTRATION SUPPORT
STAFF SUPPORT, PREMIER VI
FWS

Thank you for helping NationsBank meet one of its most important priorities: Satisfying and retaining customers. In recognition of your contributions, the following change is being made on April 1, 1998:

	FROM	TO
OFFICER TITLE	ASSISTANT VICE PRESIDENT	VICE PRESIDENT
GRADE/BAND	15	16
SALARY	41,000	51,000

We are glad you are part of our team and support your continued growth.

Nancy M. Wargo

Great Work!

This certificate is presented to you for your outstanding work recently recognized in a Staff Technology & Services staff meeting for completion of Model Bank Phase I for NB-West.

Chris Julian

June 18, 1998

Shelby Amanda

*Ed
Jamie*

Luca

For

David

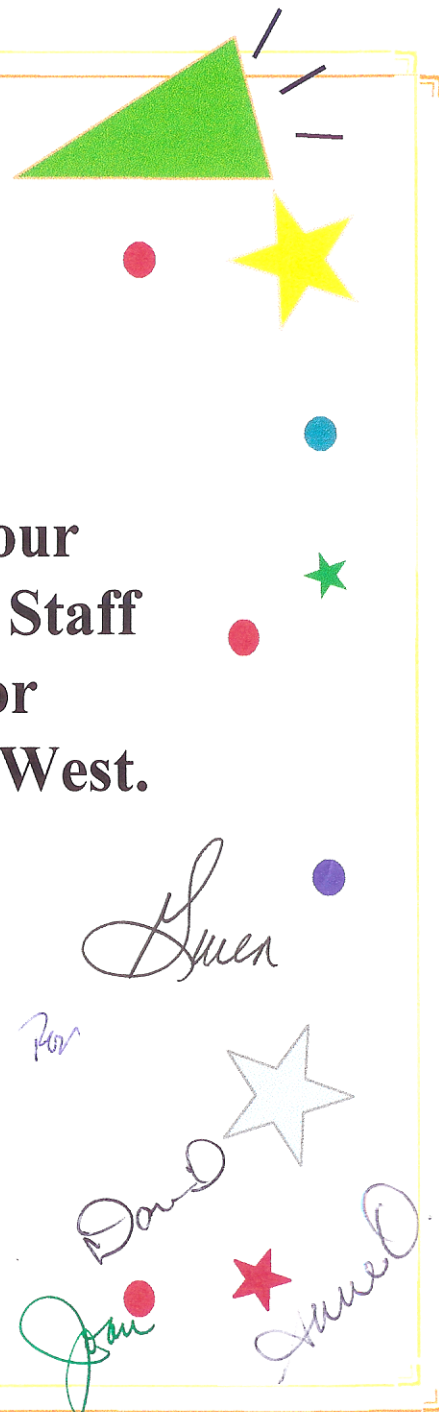
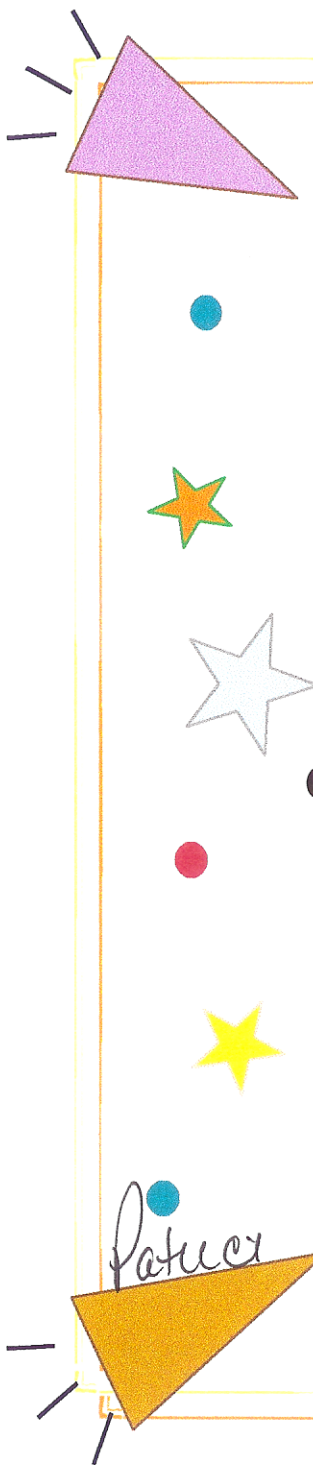
Juan

James

Patricia

[Signature]

[Signature]






Great Work!

This certificate is presented to you for your outstanding work recently recognized in a Staff Technology & Services staff meeting for a job well done on NB West Transition.

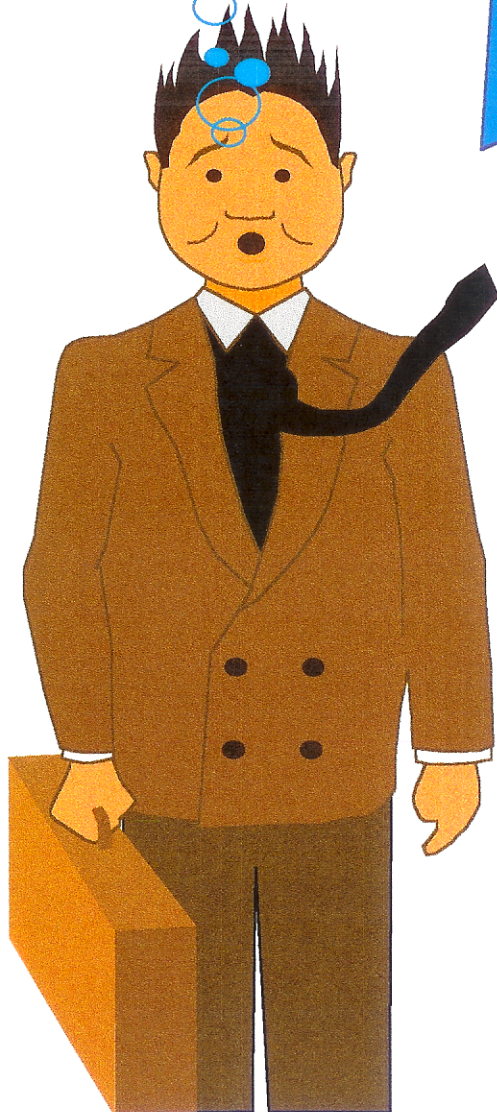
Phil
Amanda
David
John
Bob
Joan
Mer
Emery
Luca

Chris Julian

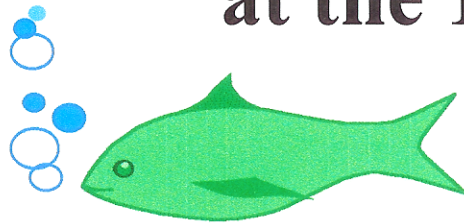
July 20, 1998



ALL WET AWARD



Thanks for going in the tank
at the 1998 STS Summer
Picnic!!



CHRIS JULIAN

"Cruising to Success" Phase II

Winner - Chris Julian

Competencies:

<i>Business Partner</i>	<i>Motivates the Team</i>
<i>Business Acumen</i>	<i>Coaches and Develops</i>
<i>Strengthens Credibility</i>	<i>Promotes Risk Taking</i>
<i>High Impact Influencer</i>	<i>Embraces Change</i>
<i>Focuses on the Customer</i>	<i>Voracious Learner</i>
<i>Strategic Leadership</i>	<i>Creative Problems Solving</i>
<i>Gets Things Done</i>	<i>Flexibility and Balance</i>

Chris Julian has demonstrated all of the above Competencies. During the NationsBank West Conversion he was THE leader. I firmly believe that without him, the conversion would have been severely impacted.

He demonstrated his business acumen on both the General Ledger side and the Finance Change Management side of the project. This understanding was crucial in tying both pieces together, and of being the business partner needed for Finance Change Management. He frequently supplied answers to questions from the applications, many of which were out of the realm of General Ledger processing. When someone had a question, the first thing they would say is "Let me talk to Chris Julian and see what he has to say". More often than not, they got their answer, and on the rare occasion when Chris didn't know the answer, he would direct the questioner to someone who could supply the answer.

His suggestions demonstrated his credibility as the dress rehearsal phases were completed with minimal reruns, and the implementation, both phase 1 and phase 2, went without a hitch. When he warned of possible consequences if something was done in a particular manner, his warnings, when heeded, saved time, money and resources.

His focus was always on the customer, seeking the best solution and direction to accomplish a successful, timely, and correct end result (not quick and dirty). He sought ways to free resources, conserve space, and shorten run times in all that we did. When data that was generated for posting cycles and conversions was no longer needed, he had it deleted in a timely manner thus saving his client storage costs, and freeing space for future data.

Chris motivated his team by his actions, not just his words. He put in innumerable hours to accomplish the end result. When new procedures or programs were needed, he assigned them to the associates who could accomplish the job in the needed time frame, or if not needed immediately, he assigned them to an associate who would learn from writing the procedure or program, so as to broaden that associate. Many things needed to be done where he was the only person with the necessary knowledge, and he did them himself. One example of his coaching and risk taking is his assigning me, a new associate, to write the 05 transaction balancing program. He provided the necessary coaching and suggestions so that I could write this program. This assignment caused me to learn Easytrieve, as well as exposed me to the various file formats, etc.

"Cruising to Success" Phase II

Winner - Chris Julian (cont'd)

Chris is the person who maintained order in each of the environments that we use to do the posting, moves & splits, conversions, data captures, file transfers, and everything else that went into the NBW conversion. He did the scheduling so pieces would be ready when needed. If changes were needed to accomplish better results, or more timely results, or to simplify the method of obtaining results, he either implemented, or had the changes implemented.

As he did all of those things listed above, he was also planning the Tennessee Conversion, the Barnett Conversion, and making the assignments for Release 9.

A last comment: Chris Julian was the key person in uniting Finance Change Management and General Ledger on an extremely difficult project, with enormous implications to NationsBank. I believe that his expertise, dedication, and action were the key to the successful integration of NationsBank West.

Nominator: Edward Gretz

September 30, 1998

Pay to the
Order of Chris Julian

\$150⁰⁰

One Hundred Fifty and no/100 DOLLARS

“Cruising to Success”

Award Winner

FOR Cash Incentive

NationsBank Finance Group

You should receive a separate check from payroll for the amount mentioned above on November 14, 1998.



Success Through Effort Pays Award



Awarded to

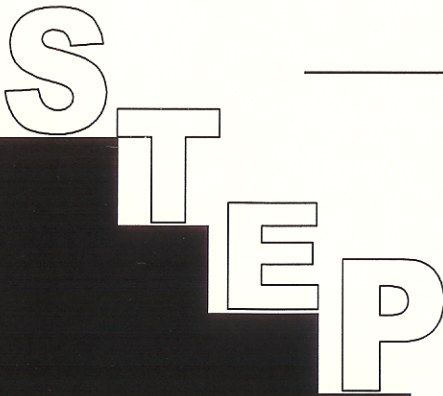
Chris Julian

For excellence demonstrated through:

Outstanding contribution to the success of the Barnett Finance
Transition project.

Sponsored by the

STEP Awards Program



October 16, 1998

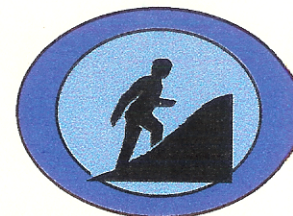
Date

M. Dejean.

Manager's Signature



Success Through Effort Pays Award



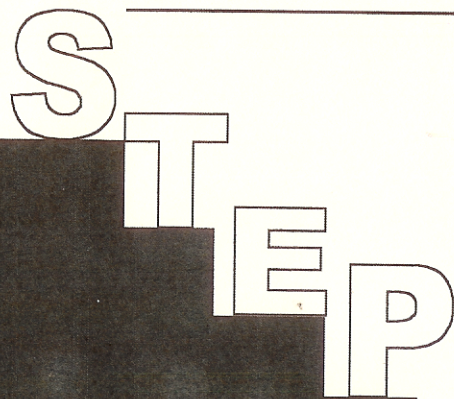
Awarded to

CHRIS JULIAN

For excellence demonstrated through:

Making the Barnett Conversion a Success

Sponsored by the
STEP Awards Program



10-20-98



Date

Kathy Illman

Manager's Signature



You Make a Difference!



This certificate is presented to you for your outstanding work recently recognized in a Staff Technology & Services staff meeting for extraordinary effort supporting the Barnett Model Conversion.

Chris Julian

October 22, 1998

Luen

Bella

Phil

Ed
Frank

Joan

David

Date: 10-21-98

For: Going the Extra Mile & Then Some.....
(Describe Service)

Throughout the Barnett Conversion process you always displayed an eagerness to work w/us - in developing reports, researching issues and being the ultimate technical resource. The App. Conversion Team sincerely appreciates everything you've done.

From: Michael Elin (Name) Steve Finlayson Jim Cook (Dept./City)
Howard Crane Dick De Kevin Alvino Jon Batt
Quality. Experience It! *[Signature]*
Maurice L. Lomax Lovette *[Signature]* 00-11-0019 (3/94)

JULIAN, CHRISTOPHER B

NATIONSBANC SERVICES COMP
ADMINISTRATION SUPPORT
STAFF TECHNOLOGY AND SERV
STAFF SUPPORT
FINANCE / MODEL BANK

Thank you for helping NationsBank meet one of its most important priorities: Satisfying and retaining customers. In recognition of your contributions, the following change is being made on October 1, 1998:

	<u>From</u>	<u>To</u>
Salary	\$51,000	\$61,000

We are glad you are part of our team and support your continued growth.

December 15, 1998

Dear Chris Julian,

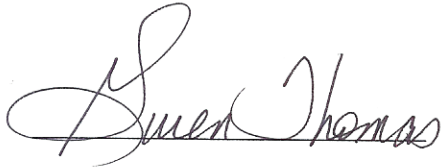
On behalf of the entire Technology and Operations, and Staff Technology and Services management team, I would like to thank you for your outstanding contributions in 1998 and to recognize you with a cash incentive award of \$2,000.00.

This award is one way for Bank of America to recognize and reward leaders who have demonstrated a tireless commitment to our customers, our associates and our shareholders.

This is an exciting time as we continue to build the new Bank of America. While we have accomplished a great deal, there is much to be done and there are many challenges ahead of us. I am confident that we will meet those challenges and surpass our goals because of leaders such as yourself.

Again, thank you for your contribution to the success of Bank of America.

Sincerely,

A handwritten signature in cursive script that reads "Steven Thomas". The signature is written in dark ink and is positioned below the word "Sincerely,".

[Signature] Kay Turner *Sherry Garner*

You Make a Difference!

This certificate is presented to you for your outstanding work recently recognized in a Staff Technology & Services staff meeting for In-Market Dress Rehearsal - the results were amazingly positive

J Murray

Chris Jullian

Phil Wall

John West

Jessie Duvall

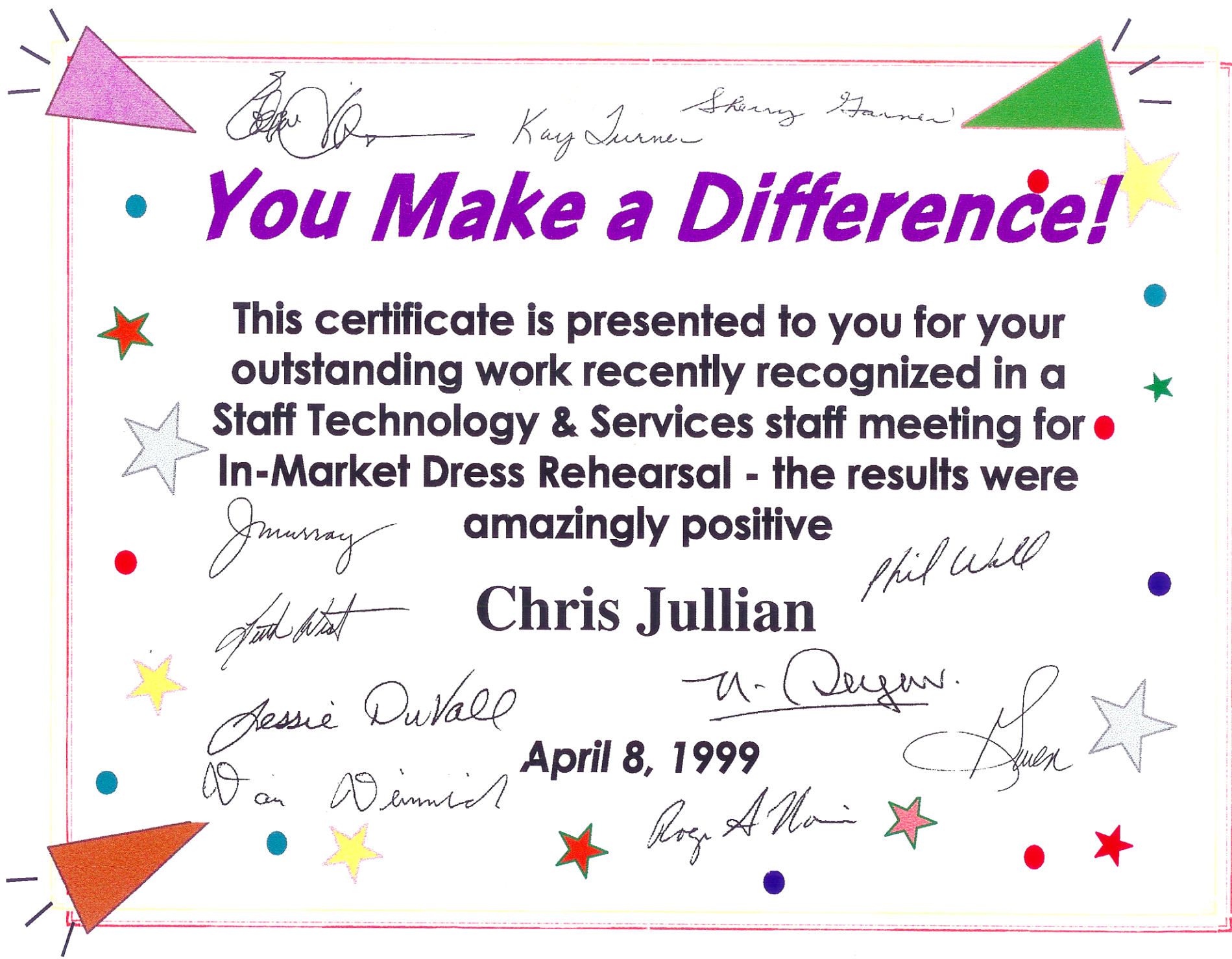
U. Deegan

April 8, 1999

Don Winnick

[Signature]

Roy A. Hain



[Signature] → Kay Turner Sherry Garner

You Make a Difference!

This certificate is presented to you for your outstanding work recently recognized in a Staff Technology & Services staff meeting for helping to sync up FCS and In\$ight entries for historical and average balances, saving 6,000 manual entries

J Murray

u. Deegan

Chris Julian

Phil Wall

Jessie Duvall

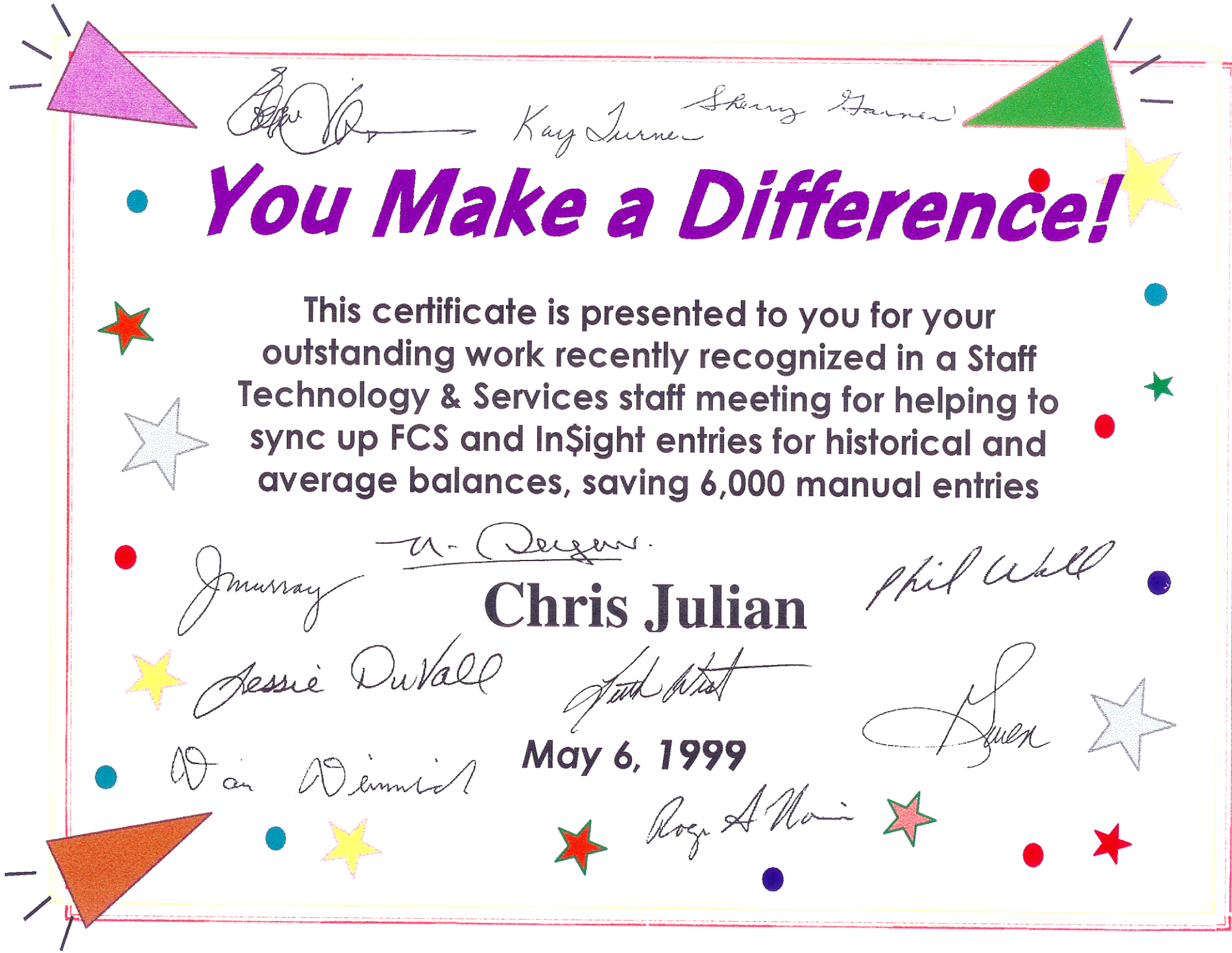
John West

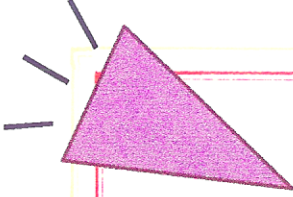
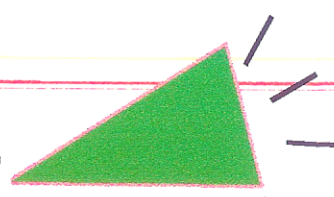
[Signature]

Dan Dennis




May 6, 1999

Roy A. Noin



 
John V. [unclear] Kay Turner Sherry Garner


You Make a Difference!

 This certificate is presented to you for your outstanding work recently recognized in a Staff Technology & Services staff meeting for  efforts on Southwest Dress Rehearsal 

 *J Murray*

Chris Julian

John [unclear]
U. DeLeon


 *Jessie Duvall*

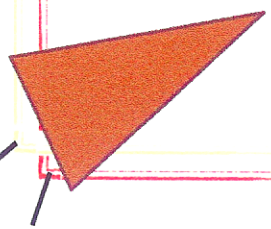
Phil Wall

June 17, 1999

[Signature]

 *Dan Winnick*

 *Roy A. [unclear]*



[Signature] Kay Turner *Sherry Garner*

You Make a Difference!

This certificate is presented to you for your outstanding work recently recognized in a Staff Technology & Services staff meeting for Arizona/Nevada Model GL Conversion

[Signature]
Murray

Chris Julian

[Signature]
Phil Wall

[Signature]
Jessie Duvall

[Signature]
John West

[Signature]
Susan

[Signature]
Dan Dinnick

July 30, 1999

[Signature]
Rory A. Hain



Gwendolyn G. Thomas
Division Executive
Staff Technology and Services

Bank of America
NC1-023-08-01
525 North Tryon Street
Charlotte, NC 28255

Tel 704.386.5337
Fax 704.388.5704

December 17, 1999

Dear Chris Julian

On behalf of Technology and Operations, and the Staff Technology and Services management team, I would like to thank you for your outstanding contributions in 1999 and to recognize you with a cash incentive award of \$8,000.

To express our confidence in your future contributions, The Board of Directors has approved a Stock Option Award of 600 shares for you. The exercise price of your option award shall be equal to the closing price of the Bank of America common stock on January 3, 2000. One third of your award will be vested and exercisable on each grant date anniversary thereafter until fully vested. You will soon receive additional information concerning the details of this award.

This is an exciting time as we continue to build the new Bank of America. While we have accomplished a great deal, there is much to be done and there are many challenges ahead of us. I am confident that we will meet those challenges and surpass our goals because of leaders such as yourself.

Again, thank you for your contribution to the success of Bank of America.

Sincerely,

A handwritten signature in cursive script, appearing to read "Gwen Thomas".

Gwen Thomas



CONGRATULATIONS

Chris Julian

As part of our Goal Achievement Award package, this certificate entitles you to

A Night On  The Town

for your continued efforts in achieving the 1999 goals for STS.

Chris Julian,

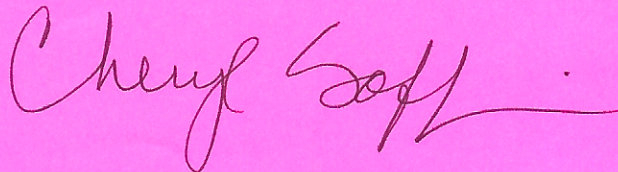
If I may paraphrase the Bank of America's Core values: We care about each other, succeed together, strive to help all associates develop to their full potential, while respecting and valuing each other's differences.

Thank you for contributing to the success of Bank of America.

Effective April 1, 2000, your new salary will be **\$75,000**, which is a **4.17%** increase. Your next merit review date will be April 2001.

I look forward to your continued growth and success.

Cheryl Saffin

A handwritten signature in cursive script, reading "Cheryl Saffin". The signature is written in dark ink and includes a long, horizontal flourish extending to the right.



You Make A Difference

This certificate is presented to you for your outstanding work recently recognized in a FACTS staff meeting for getting the 1999 IRS tapes in balance.

Chris Julian

Ron

Roger

Brent

May 20, 2000

Jackie

Phil

Steve

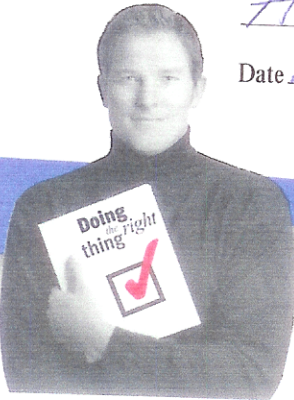
Customer's Experience Leader Card

Doing
the right
thing

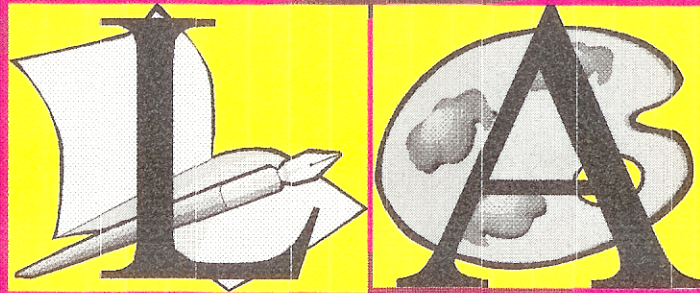
Name Chris Julian Location Code NC1-023-08-01
print full name

Improved a customer/client/associate experience by his quick response in providing
the Finance team with reports requested by
the "OCC" for an audit they are performing. The
report did not exist and Chris was able to
create the report in less than 24 hrs.
A Great Job!!

Date 4/9/10 From KATHY TULLMAN Location Code NC1-021-05-07
print full name



- Doing the right thing Trusting & teamwork Inclusive meritocracy Winning Leadership



This award is presented to

Chris Julian

for exhibiting the
Bank of America

Leadership Model Behaviors

Phil Wall

Customer's Experience Leader Card

Doing
the right
thing

Name Chris Julian
print full name

Location Code NCI-023-08-01

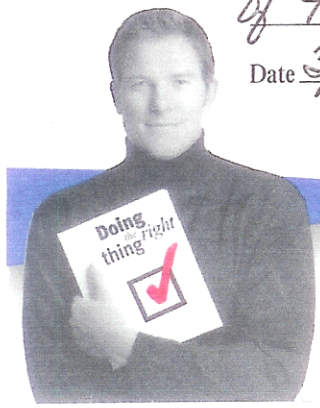
Improved a customer/client/associate experience by

Partnering with the
CompuTron Technical team in the migration
from SuperTracs to NDM. This process will
allow CompuTron to automate their file transfer
process and decrease the transmission time
of their file to FCS from "15" mins. to "2" mins.

Date 3/10/10 From Kathy Tillman
print full name

Location Code NCI-021-06-26

00-14-3696B — Revised 1/00



- Doing the right thing
- Trusting & teamwork
- Inclusive meritocracy
- Winning
- Leadership

Certificate of Appreciation Presented To

Chris B. Julian

For Demonstrating Exceptional Dedication, Support
and Teamwork in making the

May 2001

Chicago TRX Implementation a Success

Bank of America



A handwritten signature in blue ink, appearing to read 'Kay Poole', is written over a thin horizontal line.

Kay Poole

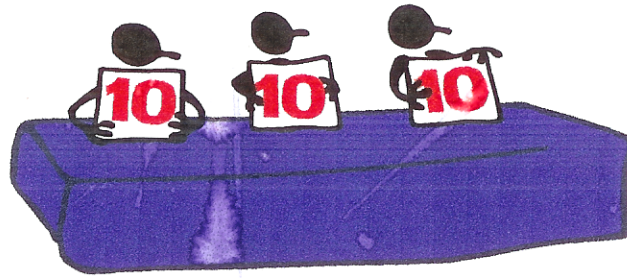
Business Transformation Infrastructure
Change Executive



Finance **A**ssociate **M**easures of

F

Excellence



Awarded to

Chris Julian

A

For excellence demonstrated through:

M

Implementation of Chicago Early TRK

Sponsored by the

Bank of America Finance Group



E

5/21/01
Date

Digby Janus/Kathy Miller
Presented By