

TYPE OF OCCUPANCY (check one):

Quarters to be owned

Quarters to be leased

Ground lease only

Size of lot: _____ acre(s) Total sq. ft. of building: _____ Sq. ft. to be utilized by branch _____

Existing structure

Proposed new structure

Former occupant: _____

PREMISES TO BE OWNED BY THE BANK

Does the bank currently own the property? Yes No

If not, indicate the name of the current owner: _____

If the bank does not currently own the property, attach a fully executed written purchase agreement.

PREMISES OR LAND ONLY TO BE LEASED BY THE BANK

Owner of property: _____

Attach a fully executed written lease agreement if the bank is to lease the property.

TEMPORARY QUARTERS

Is the use of temporary quarters proposed? Yes No

Anticipated opening date of temporary quarters: _____

Anticipated date of move to permanent quarters: _____

Provide a brief description of temporary quarters:

Attach a fully executed written lease agreement if the bank is to lease the temporary quarters.

INSIDER INVOLVEMENT

Does the lease, purchase, construction, or renovation of the proposed branch and/or temporary quarters involve an insider as defined in Regulation O (an executive officer, director, or principal shareholder and any related interest of such a person)? Yes No

If yes, please attach comparable sale, rental and/or construction information to support the cost to the bank.

GENERAL INFORMATION

Is this to be a full-service branch? Yes No

If no, describe limitations:

Anticipated opening date: _____

PROPOSED COST OF FIXED ASSETS

	<u>Total Costs</u>
Land	
Bank building	
Furniture, fixtures, and equipment	
Right of Use Asset (per ASC Topic 842)	
GRAND TOTAL	

***Note:** If the bank currently owns the property, do not include the purchase amount of the property in the amounts above.*

***Note:** Leasehold improvement costs should be included in bank building cost.*

CAPITAL STRUCTURE

Is the capital structure of the bank to be increased to accommodate the establishment of the proposed branch? Yes No

If yes, provide details:

EXISTING PRESENCE IN MARKET

Does the bank currently operate a loan production office (LPO) or deposit production office (DPO) in the market of the proposed branch? Yes No

If yes, please provide the following:

Date Opened

Amount of Loans (\$)

Amount of Deposits (\$)

Will the existing LPO or DPO remain open once the proposed branch is opened? Yes No

IMPACT TO THE INSTITUTION'S FINANCIAL CONDITION

Briefly describe the impact of the proposed branch to the institution's overall earnings and capital position during the next three years. Please specifically note impacts on regulatory capital ratios.

MANAGEMENT

Executive and other senior officers of the bank are as follows:

<u>Name</u>	<u>Title</u>

Proposed officers of the branch are as follows:

<u>Name</u>	<u>Title</u>

Provide a brief outline or resume of the proposed manager's banking experience.

CONVENIENCE AND NEEDS OF THE COMMUNITY TO BE SERVED

Describe the competitive factors and economic environment and how the institution will address the convenience and needs of the market.

CERTIFICATION

The information provided herein is true and correct to the best of my knowledge.

Signature

Title

Date