

[illegible]

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. Terms of lease and annual rental cost: _____

TEMPORARY QUARTERS

Is the use of temporary quarters proposed? Yes No

Cost or monthly rental: _____

Description: _____

Anticipated date of move to permanent quarters: _____

INSIDER INVOLVEMENT

Does the lease, sale and/or construction of the proposed new branch involve an insider (a director, officer, or shareholder who directly or indirectly controls 5 percent or more of any class of the applicant's outstanding voting stock)? 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:

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:

PROJECTION OF NEW LOANS AND DEPOSITS FOR THE PROPOSED BRANCH

| | At End of First Year | At End of Second Year | At End of Third Year |
|----------|-------------------------|--------------------------|-------------------------|
| Loans | | | |
| Deposits | | | |

Projections should be based on a rolling four-quarter basis.

PROJECTED EARNINGS

| | First Year | Second Year | Third Year |
|-------------------------|------------|-------------|------------|
| Gross Income | | | |
| Expenses: | | | |
| Salaries and benefits | | | |
| Interest on deposits | | | |
| All other expenses | | | |
| Total Operating Expense | | | |
| NET PROFIT (LOSS) | | | |

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 past 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.