

**APPLICATION FOR CERTIFICATE TO ACQUIRE AND
MAINTAIN AND OPERATE A BRANCH**

(WHERE THE PROPOSED BRANCH RESULTS FROM AN ACQUISITION)

(Title 6 O.S. § 501.1)



**STATE OF OKLAHOMA
STATE BANKING DEPARTMENT**

NAME OF APPLICANT _____

STREET ADDRESS _____ **CITY** _____

COUNTY _____ **STATE** _____ **ZIP CODE** _____

SIGNATURE OF PRESIDENT OR VICE PRESIDENT

DATE

ATTEST: CASHIER OR SECRETARY

DATE

**APPLICATION FOR CERTIFICATE TO MAINTAIN
AND OPERATE A BRANCH**

(WHERE THE PROPOSED BRANCH RESULTS FROM AN ACQUISITION)

DATE OF APPLICATION _____

NAME OF APPLICANT _____

LOCATION OF APPLICANT'S MAIN OFFICE

Street Address _____ City _____

County _____ State _____ Zip Code _____

CURRENT NAME OF PROPOSED BRANCH _____

LOCATION OF PROPOSED BRANCH

Street Address _____ City _____

County _____ State _____ Zip Code _____

PROPOSED NAME TO BE USED FOR ADVERTISING THE BRANCH _____

LOCATION OF ALL BRANCHES AND DETACHED FACILITIES THAT THE APPLICANT OPERATES OTHER THAN THE BRANCH PROPOSED IN THIS APPLICATION, APPROVAL DATES FOR SAME, AND METHOD OF ESTABLISHMENT, DE NOVO OR BY ACQUISITION (If additional space is needed, attach a separate page.)

Location	Approval Date	Method of Establishment
_____	_____	_____
_____	_____	_____
_____	_____	_____

DESCRIBE ALL OTHER RELATED APPLICATIONS SUBMITTED IN CONNECTION WITH THIS PROPOSAL (MERGER, PURCHASE AND ASSUMPTION, OTHER BRANCHES, ETC.)

BANK REPRESENTATIVE RESPONSIBLE FOR RESPONDING TO QUESTIONS RELATING TO THIS APPLICATION

Name _____ Title _____

Address _____ City _____

State _____ Zip Code _____ Phone No. () _____

ESTIMATED INCOME AND EXPENSES FOR THE PROPOSED BRANCH

The purpose of this section is to demonstrate at what point after commencing operations that the earnings of the acquired branch will be sufficient to cover all operating expenses, losses, and chargeoffs and to provide a reasonable return to shareholders. Applicant has the option of submitting this data in narrative form or by using the following format.

INSTRUCTIONS: Average branch deposits for the second, third and fourth years are computed by adding figures at the end of the preceding year to the totals at the end of the subject year and dividing by two. Round all amounts to the nearest thousands of dollars.

DESCRIPTION	1 ST YEAR	2 ND YEAR	3 RD YEAR	4 TH YEAR
AVERAGE DEPOSIT VOLUME:				
A. Demand deposits				
B. Interest bearing deposits				
Total Average Deposit Volume (A plus B)				

INSTRUCTIONS: Gross income is calculated by multiplying the estimated average deposit volume above by the bank-wide rate of gross earnings to average assets for the latest available year. ANY DEPARTURE FROM THIS FORMULA MUST BE EXPLAINED IN THE COMMENTS SECTION ON PAGE 4. Round all amounts to the nearest thousands of dollars.

DESCRIPTION	1 ST YEAR	2 ND YEAR	3 RD YEAR	4 TH YEAR
1. Gross Income (@ %)				
EXPENSES:				
Salaries and employee benefits				
Interest on time and savings deposits (@ %)				
Net occupancy expense (details on page 4)				
Furniture and equipment (depreciation, rental, etc.)				
Provision for loan losses				
Other operating expenses:				
Advertising				
Stationery and supplies				
Telephone				
Legal fees				
Postage				
Computer services				
Assessments by regulatory authorities				
Miscellaneous				
2. Total Estimated Expenses				
ESTIMATED NET PROFIT OR (LOSS) (Line 1 less Line 2)				

ESTIMATED INCOME AND EXPENSES FOR THE PROPOSED BRANCH (Continued)

DESCRIPTION	1 ST YEAR	2 ND YEAR	3 RD YEAR	4 TH YEAR
OCCUPANCY EXPENSES:				
Rent				
Depreciation				
Utilities (gas, electricity, and power)				
Maintenance (including janitor's salary)				
Insurance				
Real estate taxes				
Other occupancy expenses				
If leased - (a) leasehold improvements				
- (b) furniture and equipment				
TOTAL OCCUPANCY EXPENSES				
Less: Rental income anticipated				
Net Occupancy Expense (Should agree with the amount shown on page 3)				

COMMENTS:

FEES PAID IN CONNECTION WITH THE APPLICATION

NAME OF RECIPIENT	TYPE OF FEES PAID (Mark Appropriate Column)			RELATIONSHIP OR ASSOCIATION WITH APPLICANT (Specify Director, Officer, 5% Stockholder, or their relatives. Designate any business interests of the aforementioned.)	AMOUNT
	Legal	Consulting	Other		

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IF AN INSIDER IS A PARTY TO ANY LEASE CONTRACT IN CONNECTION WITH THIS APPLICATION, EXPLAIN THE MANNER IN WHICH LEASE PAYMENTS WERE DETERMINED AND SUBMIT A COPY OF THE LEASE OR OTHER CONTRACT.

All leases submitted in connection with this application must contain the following clause:

“Notwithstanding any other provision of this lease, in the event the lessee or its successors or assignees shall become insolvent, bankrupt, or made an assignment for the benefit of creditors, or if its or their interest hereunder shall be levied upon or sold under execution or other legal process, or in the event the bank to be operated on the premises is closed, or is taken over by the Bank Commissioner of the State of Oklahoma, the lessor may terminate the lease only with the concurrence of the Commissioner, and the Commissioner shall in any event have the election to either continue or terminate the lease, provided, that in the event the lease is terminated, the maximum claim of lessor for damage or indemnity of injury resulting from the rejection for abandonment of the unexpired lease shall in no event be in an amount exceeding the rent reserved by the lease, without acceleration, for the year next succeeding the date of the surrender of the premises to the lessor, or the date of re-entry of the lessor, whichever first occurs, whether before or after the closing of the bank, plus an amount equal to the unpaid rent accrued, without acceleration, up to such date.”

DESCRIBE ANY CHANGES IN SENIOR MANAGEMENT SINCE THE LAST EXAMINATION.

ATTACH TO THIS APPLICATION A BALANCE SHEET FOR APPLICANT AS OF THE END OF THE MOST RECENT FISCAL QUARTER.

ATTACH TO THIS APPLICATION A PRO FORMA BALANCE SHEET FOR THE APPLICANT AND THE PROPOSED BRANCH AS OF THE END OF THE MOST RECENT FISCAL QUARTER, REFLECTING THE PROPOSED ACQUISITION.