

PRO FORMA BALANCE SHEET PROJECTIONS
(In 000's Dollars)

ASSETS	Year 1	Year 2	Year 3	Year 4
Cash and Due from Depository Institutions				
Investment Securities				
Loan Detail				
Real estate loans				
Commercial loans				
Installment loans				
Other loans				
Less allowance for loan losses				
Net Loans				
Fixed Assets (use separate schedule)				
Other Assets (use separate schedule)				
Total Assets				
LIABILITIES				
Demand Deposit Detail				
Regular Checking				
NOW Accounts				
Corporate and Business Checking				
Public Funds				
Other				
Total Demand Deposits				
Time and Savings Account Detail				
Regular Passbook				
Time Deposit Accounts				
IRA and Keogh Accounts				
Brokered Deposits				
Public Funds				
Other				
Total Time and Savings Deposits				
Total Deposits				
Repurchase Agreements (use separate schedule)				
Other Liabilities (use separate schedule)				
Total Liabilities				
Total Capital (from Capital Computation Page)				
Total Liabilities and Capital				

PRO FORMA CAPITAL COMPUTATION PROJECTIONS
(In 000's Dollars)

CAPITAL	Year 1	Year 2	Year 3	Year 4
Tier 1				
Common Stock				
Perpetual Preferred (non-cumulative)				
Surplus				
Undivided Profits				
Other				
Total Tier 1				
Tier 2(*)				
Subordinated Debt				
Intermediate Term Preferred Stock (original maturity >= 5 years)				
Long Term Preferred Stock (original maturity >= 20 years)				
Perpetual Preferred (cumulative)				
Allowance for Loan and Lease Losses (Ltd. to 1.25% of total risk weighted assets)				
Other				
Tier 2 (limited to 100% of Tier 1)				
Tier 1 + Tier 2 Capital				
Less Investments in Unconsolidated Subsidiaries				
Total Capital				
Capital Ratios				
Total Tier 1 Capital to Total Risk-weighted Assets (%)				
Total Capital to Total Risk-weighted Assets (%)				

*The Commissioner generally does not approve new bank charters with Tier 2 capital proposed during the initial years of operation.

PRO FORMA INCOME AND EXPENSE PROJECTIONS
(In 000's Dollars)

Interest Income	Year 1	Year 2	Year 3	Year 4
Interest and Fees on Loans				
Interest Earned on Investment Securities				
Other Interest Income				
Total Interest Income				
Interest Expense				
Interest on Deposits				
Interest Expense on Borrowings				
Total Interest Expense				
Net Interest Income				
Provision for Loan Losses				
Subtotal				
Other Income				
Service Charges				
Fiduciary Services				
Safe Deposit Rent				
Other(*)				
Total Other Income				
Other Expense				
Officer's Salaries and Benefits				
Employees' Salaries and Benefits				
Bank Premises - Net Occupancy Expense(**)				
Furniture and Equipment Expense(**)				
Other(*)				
Total Other Expense				
Income Taxes				
Net Income (Loss)				
Capital				
Beginning Capital Funds				
Organization Expenses (if not capitalized)(#)				
Net Operating Income (Loss)				
Less Dividend and Capital Retirement				
Ending Capital Funds				

(*) Itemize if over 10 percent of total.

(**) Provide details on fixed assets and corresponding costs/expenses.

(#) Attach separate detailed schedule of all organizational and pre-opening expenses. Provide the basis for the projections.

PRO FORMA FIDUCIARY INCOME AND EXPENSE
(If applicable)
(In 000's Dollars)

Operating Income	Year 1	Year 2	Year 3	Year 4
Estates and Trusts				
Custodial and Agency Accounts				
Corporate Trusts (e.g., Indentured Trustee, Transfer Agent)				
Employee Benefit Trusts				
Other Operating Income				
Total Operating Income				
Operating Expense				
Officers' Salaries and Benefits				
Employees' Salaries and Benefits				
Bank Premises - Net Operating Expense				
Furniture and Equipment Expense				
Other Expenses (use separate schedule)				
Total Operating Expense				
Subtotal				
Income Taxes				
Net Operating Income (Loss)				
Beginning Capital Funds				
Less Organizational Expense (if not capitalized)				
Add/Subtract Net Operating Income/Loss				
Less Dividends and Capital Retirement				
Ending Capital Funds				
Number of Officers				
Number of Employees				
Number of Accounts				

NOTE: A pro forma balance sheet of projected trust assets by type of trust activity should also be submitted in those proposals requesting trust powers.

