

**CALL REPORT
FINANCIAL PROJECTIONS**

BALANCE SHEET

Assets

Cash and balances due from depository institutions
 Noninterest-bearing balances and currency and coin
 Interest-bearing balances

Securities
 Held-to-maturity securities
 Available-for-sale securities

Federal funds sold and securities purchased under agreements to resell

Loans and lease financing receivables
 Construction and land development loans secured by real estate
 Secured by farmland
 Revolving, open-end loans secured by 1-4 family residential
 Other first lien loans secured by 1-4 family residential
 Other junior lien loans secured by 1-4 family residential
 Secured by multifamily residential properties
 Secured by nonfarm nonresidential properties
 Loans to depository institutions
 Loans to finance agricultural production and other loans to farmers
 Commercial and industrial loans
 Acceptances of other banks
 Credit card and related plans to individuals
 Other loans to individuals for household, family and other personal expenditures
 Obligations (other than securities and leases) of states and political subdivisions in the U.S.
 All other loans (exclude consumer loans)
 Lease financing receivables (net of unearned income)
 Less:
 Unearned income
 Allowance for loan and lease losses

Total Loans and leases, net of unearned income and allowance

Other Assets
 Trading assets
 Premises and fixed assets
 Other real estate owned
 Investments in unconsolidated subsidiaries and associated companies
 Customers' liability to this bank on acceptances outstanding
 Intangible assets
 All other assets (describe)

Total Assets

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BALANCE SHEET (Continued)

Liabilities

Transaction deposit accounts

 Demand

 NOW accounts, ATS accounts, and other interest bearing transaction accounts

Nontransaction Deposit Accounts

 Money market deposit accounts (MMDAs)

 Other savings deposits

 Time deposits of \$100,000 or more

 Time deposits of less than \$100,000

 Other nontransaction accounts (describe)

Other Liabilities

 Federal funds purchased and securities sold under agreements to repurchase

 Demand notes issued to the U.S. Treasury

 Trading liabilities

 Borrowed money with remaining maturity of one year or less

 Borrowed money with remaining maturity of more than one year through three years

 Borrowed money with remaining maturity of more than three years

 Bank's liability on acceptances executed and outstanding

 Subordinated notes and debentures

 All other liabilities (describe)

Total Liabilities

Equity Capital

 Common stock

 Surplus

 Undivided profits

 Other equity capital (describe)

Total Equity

CALL REPORT FINANCIAL PROJECTIONS

REGULATORY CAPITAL

Total Equity Other Tier 1 Capital (describe)
Total Tier 1 Capital
Allowance for Loan and Lease Losses Other Tier 2 Capital (describe)
Total Tier 1 and Tier 2 Capital
Total Assets
Total Risk Weighted Assets
Capital Ratios
Tier 1 Capital / Total Risk Weighted Assets
Total Tier 1 and Tier 2 Capital/Total Risk Weighted Assets
Tier 1 Capital /Total Assets

ALLOWANCE FOR LOAN AND LEASE LOSSES

Beginning balance
Current quarter's:
Recoveries
Provision for loan and lease losses
Less: Charge-offs
Allowance ending balance

FINANCIAL PROJECTIONS

INCOME STATEMENT

Interest Income Real estate loans Installment loans Credit card loans Commercial (time and demand) and all other loans Lease financing receivables Balances due from depository institutions Taxable securities issued by states and political subdivisions in the U.S. Tax-exempt securities issued by states and political subdivisions in the U.S. U.S. Government and other debt securities Equity securities Interest income from trading assets Federal funds sold and securities purchased under agreements to resell Other interest income (describe) Total Interest Income
Interest Expense Transaction accounts (NOW accounts, ATS accounts, and other) Money market deposit accounts Other savings deposits Time deposits of \$100,000 or more Time deposits of less than \$100,000 Federal funds purchased and securities sold under agreements to repurchase Demand notes issued by the U.S. Treasury, trading liabilities, and other borrowed money Subordinated notes and debentures Other interest expense (describe) Total Interest Expense
Net Interest Income
Provision for Loan and Lease Losses
Noninterest income Service charges on deposit accounts Other fee income All other noninterest income
Realized gains (losses) on held-to-maturity securities Realized gains (losses) on available-for-sale securities
Noninterest expense Salaries and employee benefit expense Premises and fixed assets Other noninterest expense
Income (loss) before income taxes and extraordinary items and other adjustments
Applicable income taxes
Extraordinary items and other adjustments, net of income taxes
Net Income (Loss)
Dividends
Other changes in capital (describe)
Ending Equity Capital

FINANCIAL PROJECTIONS

INTEREST INCOME & INTEREST EXPENSE ASSUMPTIONS		
<p>For each quarter</p> <p>Real estate loans Installment loans Credit card loans Commercial (time and demand) and all other loans Lease financing receivables Balances due from depository institutions Taxable securities issued by states and political subdivisions in the U.S. Tax-exempt securities issued by states and political subdivisions in the U.S. U.S. Government and other debt securities Equity securities Interest income from trading assets Federal funds sold and securities purchased under agreements to resell Other interest income</p>	<p>Average Balance</p>	<p>Interest Rate</p>
<p>For each quarter</p> <p>Transaction accounts (NOW accounts, ATS accounts, and other) Money market deposit accounts Other savings deposits Time deposits of \$100,000 or more Time deposits of less than \$100,000 Federal funds purchased and securities sold under agreements to repurchase Demand notes issued by the U.S. Treasury, trading liabilities, and other borrowed money Subordinated notes and debentures Other interest expense</p>	<p>Average Balance</p>	<p>Interest Rate</p>