

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)
<i>Total Assets</i>

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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

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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		
For each quarter Real estate loans Installment loans Credit card loans Commercial (time and demand) and all other loans	Average Balance	Interest Rate
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		
For each quarter 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	Average Balance	Interest Rate