

Financial Data

Balance Sheet Projections
(in thousands of United States dollars)

	Year One	Year Two	Year Three
<u>Assets</u>			
Cash and due from depository institutions			
United States Treasury securities			
Obligations of states and political subdivisions in the United States			
Other bonds, notes, debentures, and corporate stock			
Federal funds sold and securities purchased under agreements to resell			
Total Loans			
Lease financing receivables			
Customer's liability on acceptances outstanding			
Other assets (itemize any item exceeding 10 percent of other assets)			
Net due from head office and other related institutions in the United States and in foreign countries			
Total Assets			
Memo Account Information			
Net direct country exposure			

Net indirect country
exposure

_____	_____	_____
_____	_____	_____

Balance Sheet Projections
(in thousands of United States dollars)

	Year One	Year Two	Year Three
<u>Liabilities</u>			
Demand deposits/call money/credit balances			
Time deposits			
Total deposits			
Federal funds purchased and securities sold under agreements to repurchase			
Other liabilities for borrowed money			
Acceptances executed and outstanding			
Other liabilities (itemize any item exceeding 10 percent of other liabilities)			
Net due to head office and other related institutions in the United States and in foreign countries			
Required capital equivalency deposit			
Total Liabilities			

Summary of Projected Contingent Liabilities
(in thousands of United States dollars)

	Year One	Year Two	Year Three
Letters of Credit			
Commercial (issued/confirmed)			
Standby			
Commitments			
To grant/purchase loans/ securities			
To place/accept deposits			
Other			
Contracts			
To buy foreign exchange/ bullion			
To sell foreign exchange/ bullion			
Other			
Other			
Total Contingent Liabilities			

Income and Expense Projections
(in thousands of United States dollars)

	Year One	Year Two	Year Three
<u>Income</u>			
Interest and fees on loans			
Income on:			
Federal funds sold			
Time placements			
Certificates of deposit purchased			
Interest on investment securities			
Service charges, commissions, and fees			
Other operating income (itemize any category exceeding \$100,000)			
Income from funds loaned to head office, other offices of applicant bank, and related entities			
Total Operating Income			

Income and Expense Projections
(in thousands of United States dollars)

	Year One	Year Two	Year Three
<u>Expenses</u>			
Salaries and other employee benefits			
Interest on:			
Time certificates of deposits			
All other deposits and credit balances			
Interest on borrowings:			
From head office, other offices of applicant bank, and related entities			
Other borrowings			
Interest on federal funds purchased			
Occupancy expense			
Provision (if any) for possible loan losses			
Other expenses (itemize any category exceeding \$100,000)			
Total Operating Expenses			
Income before income taxes and securities gains/losses			
Applicable income taxes, gains, and losses			
Net securities gains or losses (net of related tax effects)			

Net Income

Memo information

Fees payable to head
office/affiliates

Fiduciary Income and Expense Projections
(in thousands of United States dollars)

	Year One	Year Two	Year Three
<u>Operating Income</u>			
Estates and trusts			
Custodial and agency accounts			
Corporate trusts (for example, indentured trustee, transfer agent)			
Employee benefit trusts			
Other operating income			
Total Operating Income			
 <u>Expenses</u>			
Salaries and other employee benefits			
Other			
Total Operating Expenses			
 Net Operating Income			
 <u>Memo Information</u>			
# of accounts under management			
Value of assets under management			