PROJECTED BALANCE SHEET

ASSETS	YEAR END BALANCE		
	FIRST YEAR	SECOND YEAR	THIRD YEAR
CASH AND NONINTEREST BEARING BALANCES			
INTEREST BEARING BALANCES			
SECURITIES – Held-to-maturity			
Available-for-sale			
FED FUNDS SOLD AND REPURCHASE AGREEMENTS			
LOANS			
Construction and land development secured by real estate			
Loans secured by farmland			
Loans secured by 1-4 family residential properties			
Junior lien loans secured by 1-4 family residential			
Loans secured by multifamily (5 or more) residential properties			
Loans secured by non-farm non-residential properties			
Credit card and related plans to individuals			
Agricultural loans and other loans to farmers			
Commercial and industrial loans			
Loans to individuals for household and personal expenditures			
Other loans			
LESS: Unearned income			
Allowance for loan and lease losses			
NET LOANS			
PREMISES AND FIXED ASSETS			
ALL OTHER ASSETS			
TOTAL ASSETS			
LIABILITIES			
DEPOSITS			
Demand deposits and noninterest bearing deposits			
Interest bearing deposits			
Time deposits of less than $100,000			
Time deposits of $100,000 or more			
TOTAL DEPOSITS			
FED FUNDS PURCHASED AND REPURCHASE AGREEMENTS			
BORROWINGS			
OTHER LIABILITIES			
TOTAL LIABILITIES			
EQUITY CAPITAL			
COMMON STOCK			
SURPLUS			
UNDIVIDED PROFITS			
OTHER EQUITY CAPITAL			
TOTAL EQUITY CAPITAL			
TOTAL LIABILTIES AND EQUITY CAPITAL			
Tier 1 Leverage Capital Ratio	%	%	%

FUTURE EARNINGS PROSPECTS (Continued)

ESTIMATED INCOME AND EXPENSES			
	ESTIMATED AMOUNT		
DESCRIPTION	FIRST YEAR	SECOND YEAR	THIRD YEAR
Interest Income			
Real Estate loans			
Installment loans			
Credit Card loans			
Commercial and all other loans			
Lease financing receivables			
Balances due from depository institutions			
Taxable securities issued by states and political subdivisions			
Tax-exempt securities issued by states and political subdivisions			
U.S. Government and other debt securities			
Other securities			
Federal Funds sold and securities purchased under agreements to resell			
Total Interest Income			
Interest Expense			
Transaction accounts (NOW, etc.)			
Time Deposits of less than $100,000			
Time Deposits of $100,000 or more			
Money Market deposit accounts			
Other savings deposits			
Federal Funds purchased and other borrowings			
Total Interest Expense			
Net Interest Income (NII)			
NII % of Average Earning Assets	%	%	%
Provision for Loan and Lease Losses			
Non-interest Income			
Non-interest Expense			
Salaries and Benefits			
Net Occupancy Expenses			
Other Operating expenses:			
Advertising and Marketing			
Professional Services (legal, accounting, etc)			
Computer Services/Data Processing			
Miscellaneous			
Net organization expenses *(1st year only)*			
Total Non-interest Expense (NIE)			
NIE % of Average Assets	%	%	%
Income (Loss) before Income Taxes			
Income Tax Expense			
Net Income (NI)			
NI % of Average Assets	%	%	%
Average Assets			

FUTURE EARNINGS PROSPECTS (Continued)

ESTIMATED AVERAGE DEPOSITS AND AVERAGE ASSETS						
DESCRIPTION	AVERAGE DURING					
	FIRST YEAR	Yield or Cost	SECOND YEAR	Yield or Cost	THIRD YEAR	Yield or Cost
AVERAGE DEPOSIT AND BORROWINGS						
Transaction Accounts (NOW, etc.)		%		%		%
Time Deposits of less than $100,000		%		%		%
Time Deposits of $100,000 or more		%		%		%
Money Market deposit Accounts		%		%		%
Other Savings deposits		%		%		%
		%		%		%
		%		%		%
Federal Funds Purchase		%		%		%
Total estimated average deposit/ borrowings						
AVERAGE ASSETS						
Real Estate loans		%		%		%
Installment loans		%		%		%
Credit card loans		%		%		%
Commercial and all other loans		%		%		%
Lease financing receivables		%		%		%
Interest-bearing balances due from banks		%		%		%
Taxable securities issued by states and political subdivisions		%		%		%
Tax-exempt securities issued by states and political subdivisions		%		%		%
U.S. Government and other debt securities		%		%		%
Other securities		%		%		%
Federal funds sold and securities purchased under agreements to resell		%		%		%
		%		%		%
		%		%		%
		%		%		%
		%		%		%
Total estimated average earning assets						