

Pro Forma Balance Sheet

This schedule reflects the pro forma balance sheet, as of (month and year), after adjustments for the capital transaction. All entries in the adjustments column must be footnoted and explained. All amounts are in thousands of dollars.

	<u>Existing Bank</u>	<u>Adjustments</u>	<u>Resulting Pro Forma Bank</u>
ASSETS			
Cash and due from banks	_____	_____	_____
U.S. government and its agencies	_____	_____	_____
State and municipal obligations	_____	_____	_____
Other securities	_____	_____	_____
Federal funds sold and securities purchased under agreement to resell	_____	_____	_____
Loans (net of unearned income)	_____	_____	_____
Less: Allowance for loan and lease losses	_____	_____	_____
Bank premises	_____	_____	_____
Furniture, fixtures, and equipment	_____	_____	_____
Intangible assets*	_____	_____	_____
Other assets*	_____	_____	_____
TOTAL ASSETS	=====	=====	=====

* Itemize any amount that exceeds 10 percent of the total.

	<u>Existing Bank</u>	<u>Adjustments</u>	<u>Resulting Pro Forma Bank</u>
LIABILITIES			
Demand deposits	_____	_____	_____
Time deposits	_____	_____	_____
Total deposits	_____	_____	_____
Interest, taxes, and other liabilities	_____	_____	_____
Federal funds purchased and securities purchased under agreement to repurchase	_____	_____	_____
Liabilities for borrowed money	_____	_____	_____
Other liabilities*	_____	_____	_____
Total liabilities	_____	_____	_____
CAPITAL			
Subordinated debt (qualifying as capital)	_____	_____	_____
Stockholders' equity:			
Preferred stock	_____	_____	_____
Common stock	_____	_____	_____
Surplus	_____	_____	_____
Retained profits	_____	_____	_____
Other capital and contingency reserves	_____	_____	_____
Total equity capital	_____	_____	_____
Total capital	_____	_____	_____
Total liabilities and capital	=====	=====	=====

* Itemize any amount that exceeds 10 percent of the total.

