



Missouri Division of Finance

APPLICATION TO ESTABLISH A BRANCH

NAME OF BANK	DATE OF APPLICATION
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COMPLETE ADDRESS (*Main Office*)

STREET AND NUMBER	CITY	
COUNTY	STATE	ZIP CODE

EXACT LEGAL TITLE OF PROPOSED BRANCH

COMPLETE ADDRESS (*Proposed Branch*)

STREET AND NUMBER	CITY	
COUNTY	STATE	ZIP CODE

BANK REPRESENTATIVE RESPONSIBLE FOR RESPONDING TO QUESTIONS RELATING TO THIS APPLICATION:

NAME	TITLE	TELEPHONE NUMBER <i>(Include area code)</i>
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RESOLUTION OF BOARD OF DIRECTORS (TRUSTEES) OF APPLICANT BANK

The Board of Directors of the Applicant Bank at a meeting duly called and held on _____ adopted the following Resolution:

(Date)

"WHEREAS, it is the sense of this meeting that application should be made on behalf of this Bank to the State Banking Supervisor and to the Federal Deposit Insurance Corporation for written consent to establish a branch at _____

(Street Address)

(City or Town)

(State)

in accordance with the provisions of the Federal Deposit Insurance Act and appropriate state statutes and regulations;

NOW, THEREFORE, IT IS RESOLVED, That the President or Vice President and the Cashier or Secretary of this Bank are hereby authorized and directed to make application on behalf of this Bank to the State Banking Supervisor and the Federal Deposit Insurance Corporation to establish a branch at _____

(Street Address)

(City or Town)

(State)

and to submit in connection therewith information on the several factors enumerated in State and Federal Statutes and to provide such assurances as may be required for the purpose of inducing the State Banking Supervisor and the Board of Directors of the Federal Deposit Insurance Corporation to grant their written consent to the establishment of a branch as indicated in this Resolution."

The above Resolution has not been rescinded or modified and has been duly entered in the minutes of the Applicant Bank.

NAME AND LOCATION OF APPLICANT BANK

SIGNATURE OF PRESIDENT OR VICE PRESIDENT	DATE
ATTEST (<i>CASHIER OR SECRETARY</i>)	DATE

SEAL

**INFORMATION FOR THE APPLICANT**

Schedules or inserts may be attached to this application whenever the space provided is insufficient. Such attached schedules or inserts are a part of this application and should be on paper the same size as this page. Applications are to be securely bound.

Copies of the completed application are to be forwarded to the State Banking Supervisor and the Regional Director of the Federal Deposit Insurance Corporation Region in which the Bank is located. A complete copy should be retained by the Bank.

Requests for clarification as to what information is necessary to complete this application should be directed to the State Banking Supervisor and to the Regional Director of the Federal Deposit Insurance Corporation for the Region in which the applicant is located.

You may provide any information in addition to that requested in this application which, in your opinion, might aid in the disposition of your proposal. However, any such unsolicited information will be accepted for consideration with the understanding that it may be made public.

Complete responses to all questions in this application will expedite processing.

In preparing your application, keep in mind that the Federal Deposit Insurance Corporation deems that public policy warrants making all information submitted to it in connection with your application available for public review unless it is confidential in nature and it qualifies for exemption under the provisions of the Freedom of Information Act (5 U.S.C. 552). The Corporation has determined that the following application information is likely to be of such confidential nature, meeting any of the three following categories:

1. Trade secrets and commercial or financial information obtained from a person and privileged or confidential (5 U.S.C. 552(b)(4)).
2. Personnel and medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of personal privacy (5 U.S.C. 552(b)(6)).
3. Information contained in the application form which is in the nature of examination report information (5 U.S.C. 552(b)(8)).

It is the responsibility of the applicant to identify the information submitted with the proposal which it deems CONFIDENTIAL clearly and on separate pages. However, the determination of the question of confidentiality and the discretion to release information submitted to it which is exempt resides with the Corporation and the State Banking Supervisor and the specific information you indicate to be confidential may be made available for public review after consideration.



POLICY CONSIDERATIONS IN CONNECTION WITH THE PROPOSAL

1. A bankruptcy clause should be included in leases. An example of such a clause follows:

"Notwithstanding any other provisions contained in this lease, in the event the Lessor is closed or taken over by the banking authority of the State of _____, or other bank supervisory authority, the Lessor may terminate the lease only with the concurrence of such banking authority or other bank supervisory authority, and any such authority shall in any event have the election either to continue or to terminate the lease; Provided, that in the event this lease is terminated, the maximum claim of Lessor for damages or indemnity for injury resulting from the rejection or abandonment of the unexpired term of the lease shall in no event be in an amount exceeding the rent reserved by the lease, without acceleration, for the year next succeeding the date of the surrender of the premises to the Lessor, or the date of re-entry of the Lessor, whichever first occurs, whether before or after the closing of the bank, plus an amount equal to the unpaid rent accrued, without acceleration up to such date."

2. The bank, in establishing this new office, will develop external security procedures and install security devices in compliance with Part 326 of the Corporation's Rules and Regulations.

3. Any payment to related parties must be fully detailed and supported.

4. The Corporation is responsible for consideration of environmental impact under the National Environmental Policy Act. Please complete the following questions regarding environmental factors:

a) Describe zoning restrictions in effect for the site of the proposed branch and any conflict between those restrictions and the bank's plans.

b) How will the proposal affect traffic patterns in the area? Describe how plans for parking, drive-up windows, and entrance to and exit from the branch will increase or decrease traffic hazards and/or congestion in the area.

c) Describe ways in which the project might contribute to energy conservation efforts. For example, will customers have to travel a shorter distance to do their banking or are there plans to assure that the proposed or existing building is energy efficient?

d) Describe any other factors in connection with the proposal that are recognized as having either a positive or an adverse influence on the environment.

5. A determination must be made as to whether the application involves a district, site, building, structure, or object which is included in or eligible for inclusion in the National Register of Historic Places. The applicant will be provided by the Corporation with specific instructions which are to be followed to aid in the determination.



FIXED ASSET EXPENDITURES

TEMPORARY QUARTERS

ARE TEMPORARY QUARTERS ANTICIPATED? YES NO *(If Yes, describe below and state the location of the temporary quarters.)*

HOW MUCH WILL THE TEMPORARY QUARTERS COST?

ESTIMATE THE NONRECOVERABLE COSTS AFTER THE ABANDONMENT OF TEMPORARY QUARTERS.

ARE PERMANENT QUARTERS OWNED OR LEASED? OWNED LEASED *(Complete 1 or 2 below.)*

1. OWNED

ITEM	TOTAL COST
LAND	\$
BUILDING	
FURNITURE AND EQUIPMENT	
TOTAL FIXED ASSET EXPENDITURE	\$

2. LEASED

ITEM	TOTAL COST
LEASEHOLD IMPROVEMENT	\$
FURNITURE AND EQUIPMENT	
TOTAL FIXED ASSET EXPENDITURE	\$

SUBMIT A PLOT OF THE LAND. IF THE LAND IS TO BE PURCHASED, SUBMIT A COPY OF THE OPTION TO PURCHASE. IF LAND AND/OR BUILDINGS ARE TO BE LEASED, SUBMIT A COPY OF THE OPTION TO LEASE AND THE PROPOSED LEASE. IF LEASED, STATE WHETHER THE LEASE SHOULD BE TREATED AS A CAPITALIZED LEASE UNDER GENERALLY ACCEPTED ACCOUNTING PRINCIPLES. IF NOT, EXPLAIN WHY NOT.

LIST IN DETAIL ANY PLANS OF THE BANK TO FINANCE THE CONSTRUCTION OF THE BUILDING OR OTHER FIXED ASSETS IN CONNECTION WITH THE SUBJECT PROPOSAL. *(If None, so state.)*

PROVIDE ESTIMATES OF THE COST OF BUILDING, LANDSCAPING, FURNITURE, FIXTURES AND EQUIPMENT. INCLUDE A BUILDING COST ESTIMATE FROM A CONTRACTOR. STATE THE NUMBER OF FINISHED AND UNFINISHED SQUARE FEET IN THE BUILDING.

WILL THE BANK'S TOTAL FIXED ASSET INVESTMENT COMPLY WITH STATUTORY OR POLICY LIMITATION WHEN AND IF THIS PROJECT IS COMPLETED? IF NOT, STATE HOW THE BANK WILL BRING ITSELF INTO COMPLIANCE.



RELATIONSHIPS AND ASSOCIATIONS WITH THE BANK

ARE ANY OF THE SELLERS OR LESSORS OF LAND, BUILDINGS, OR EQUIPMENT LISTED ABOVE OTHERWISE DIRECTLY OR INDIRECTLY ASSOCIATED WITH THE APPLICANT? _____ YES _____ NO
(If yes, complete the following table.)

NAME OF SELLER OR LESSOR	ITEM SOLD OR LEASED (Mark Appropriate Column)			RELATIONSHIP OR ASSOCIATION WITH BANK (Specify Director, Officer, 5% Stockholder or their relatives. Designate any business interests of the aforementioned.)
	Land	Building	Equipment	

FEEs PAID IN CONNECTION WITH THE PROPOSAL

NAME OF RECIPIENT	TYPE OF FEES PAID (Mark Appropriate Column)			RELATIONSHIP OR ASSOCIATION WITH BANK (Specify Director, Officer, 5% Stockholder or their relatives. Designate any business interests of the aforementioned.)	AMOUNT
	Legal	Consulting	Other		

IF FIXED ASSETS ARE TO BE PURCHASED FROM A RELATED PARTY, EVIDENCE OF THE REASONABLENESS OF THE COST(S) MUST BE PROVIDED. ATTACH COPIES OF BIDS, INDEPENDENT APPRAISALS AND/OR OTHER SUPPORTING EVIDENCE.

MANAGEMENT

DESCRIBE THE SERVICES THAT WILL BE OFFERED AT THE BRANCH.

HAS THE BANK SELECTED A BRANCH MANAGER? IF SO, PLEASE NAME THE MANAGER AND BRIEFLY DESCRIBE HIS OR HER BANKING TRAINING AND EXPERIENCE. IF THE REVELATION OF THE MANAGER'S IDENTITY MIGHT JEOPARDIZE HIS OR HER PRESENT EMPLOYMENT, PLEASE REQUEST CONFIDENTIAL TREATMENT AND SUBMIT THE NAME AND QUALIFICATIONS UNDER SEPARATE COVER.



ADEQUACY OF THE CAPITAL STRUCTURE

ARE THERE ANY PLANS TO INCREASE THE CAPITAL STRUCTURE OTHER THAN THROUGH RETAINED EARNINGS?
 YES NO *(If Yes, give details.)*

ESTIMATED DEPOSITS

TYPE OF DEPOSIT	ESTIMATED VOLUME AT END OF		
	First Year	Second Year	Third Year
Demand Deposits			
Time Deposits			
NOW Accounts and Savings Deposits			
TOTAL DEPOSITS			

THE ABOVE ESTIMATES ARE BASED ON THE FOLLOWING DATA AND ASSUMPTIONS

INSTRUCTIONS: Complete only if new capital stock is being issued in connection with the subject proposal.

A. DOES THE BANK PROPOSE TO DIRECTLY OR INDIRECTLY FINANCE THE PURCHASE OF CAPITAL STOCK BY A DIRECTOR, OFFICER, OR 5% STOCKHOLDER? YES NO *(If Yes, give details.)*

B. IS EACH STOCKHOLDER BEING OFFERED NEW CAPITAL STOCK ON A PRO RATA BASIS WITH HIS/HER CURRENT HOLDINGS? YES NO *(If No, fully describe the manner in which the new stock will be issued.)*



FUTURE EARNINGS PROSPECTS

AVERAGE DEPOSITS FOR THE SECOND AND THIRD YEARS ARE COMPUTED BY ADDING FIGURES AT THE END OF THE PRECEDING YEAR TO THE TOTALS AT THE END OF THE SUBJECT YEAR AND DIVIDING BY TWO.

	AVERAGE DEPOSITS		
	First Year	Second Year	Third Year
NOW accounts			
Demand deposits			
Savings deposits			
Total estimated deposits			
LESS:			
Fixed assets of:			
Land			
Building			
Furniture and equipment			
Legal and operating reserves			
Funds available for investment			
Loans			
Securities			
INCOME:			
Interest on Loans (_____ %)			
Interest on securities (_____ %)			
Other income			
Gross income			
EXPENSE:			
Interest on savings and time deposits			
Officers salaries (include fringe)			
Employee salaries (include fringe)			
Insurance			
Taxes (except income)			
Depreciation			
Rent on premises and equipment			
Provision for bad debts			
EDP expense			
Miscellaneous			
Total expense			
SUMMARY OF EARNINGS:			
Gross income			
Total expense			
Net income before taxes			
Income tax			
Net income			
Aggregate retained income			



THE APPLICANT IS RESPONSIBLE FOR SUPPORTING THE CONVENIENCE AND NEEDS OF THE COMMUNITY IN A WAY WHICH CLEARLY SHOWS THE ECONOMIC SUPPORT AND JUSTIFICATION FOR THE PROPOSED BRANCH. SUBMIT SUCH DATA RELATING TO THE TRADE AREA WHICH YOU FEEL IS RELEVANT TO THE PROPOSAL. IF AN ECONOMIC SURVEY OR FEASIBILITY STUDY HAS BEEN PREPARED, IT MAY PROVIDE MOST OF THE INFORMATION NEEDED.

A. DESCRIBE THE TRADE TERRITORY WHICH THE PROPOSED BRANCH WILL SERVE:

B. COMPETITION (List all banking offices now serving the trade territory to be served by the proposed branch. Include a map of the trade territory pinpointing the location of the main office, existing branches, the proposed branch, and the location of offices of competing banks.)

NAME OF BANK	LOCATION (City and State)	DEPOSITS (Indicate Date and Source)	DISTANCE AND DIRECTION FROM PROPOSED BRANCH

LIST THE NAME AND LOCATION OF ANY FINANCIAL INSTITUTIONS, OTHER THAN BANKS, NOW SERVING THE TRADE AREA TO BE SERVED. (Include Savings and Loan Associations, Credit Unions, and Finance Companies.)



Describe the area surrounding the branch. Is it primarily residential, commercial and industrial or a combination of these types of development? What commercial businesses are in the immediate vicinity? List employers in the vicinity and the number of persons employed by each firm. Describe any employers or commercial businesses which are expected to start-up or close down in the foreseeable future.

Section 345.8 of the Federal Deposit Insurance Corporation's Rules and Regulations requires that the assessment of the record of performance under the Community Reinvestment Act be taken into account in connection with this application. The applicant must discuss its record, as well as any expected changes in its performance, in helping meet the credit needs of its entire community, including low and moderate income neighborhoods, consistent with the safe and sound operation of the bank. With respect to the proposed branch, indicate what policies or specific programs have been developed or will be implemented to help meet the expected or anticipated credit needs of the community.

Indicate the date on which the board of directors last reviewed the bank's Community Reinvestment Act Statement and submit a copy of said Statement. Date:

FDIC MO-2(10-80)

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