

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			
United States 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.