

**APPLICATION FOR CERTIFICATE TO MAINTAIN AND OPERATE
A DE NOVO BRANCH**

(Title 18 O.S. Section 381.24a)



**STATE OF OKLAHOMA
STATE BANKING DEPARTMENT**

NAME OF APPLICANT _____

STREET ADDRESS _____ **CITY** _____

COUNTY _____ **STATE** _____ **ZIP CODE** _____

SIGNATURE OF PRESIDENT OR VICE PRESIDENT

DATE

ATTEST: CASHIER OR SECRETARY

DATE

NAME OF APPLICANT _____

DATE OF APPLICATION _____

LOCATION OF APPLICANT'S MAIN OFFICE

Street Address _____

City _____

County _____

State _____

Zip Code _____

LOCATION OF PROPOSED BRANCH

Street Address _____

City _____

County _____

State _____

Zip Code _____

PROPOSED NAME TO BE USED FOR ADVERTISING THE BRANCH

LOCATION OF ALL BRANCHES THAT THE APPLICANT OPERATES OTHER THAN THE BRANCH PROPOSED IN THIS APPLICATION, APPROVAL DATES FOR SAME, AND METHOD OF ESTABLISHMENT, DE NOVO OR BY ACQUISITION
(If additional space is needed, attach a separate page.)

Location	Approval Date	Method of Establishment
_____	_____	_____
_____	_____	_____
_____	_____	_____

DOES THE APPLICANT PLAN TO OPERATE AN OUTSIDE ATTACHED FACILITY IN CONJUNCTION WITH THE BRANCH? YES NO

REPRESENTATIVE RESPONSIBLE FOR RESPONDING TO QUESTIONS RELATING TO THIS APPLICATION

Name _____

Title _____

Address _____

City _____

State _____

Zip Code _____

Phone No. () _____

FIXED ASSET EXPENDITURES

TEMPORARY QUARTERS

ARE TEMPORARY QUARTERS ANTICIPATED? Yes <input type="checkbox"/> No <input type="checkbox"/> IF YES, COMPLETE THE FOLLOWING.		
Street Address	Direction and Distance from Permanent Quarters	
Description of Facilities	Cost or Monthly Rental (Specify)	

PERMANENT QUARTERS

Description of Premises

CHECK APPLICABLE BOX	OWNED <input type="checkbox"/>	LEASED <input type="checkbox"/>	TOTAL COST
IF OWNED	Land		
	Building		
	Furniture and Equipment		
	TOTAL FIXED ASSET EXPENDITURE		
IF LEASED	Leasehold Improvements		
	Furniture and Equipment		
	TOTAL FIXED ASSET EXPENDITURE		

Terms of Lease (Include renewal or purchase options)

NOTE: If no formal lease had been entered into, outline below the Applicant's plans for providing a facility and its plans for arriving at the terms and conditions of a future feasible lease agreement.

If an insider is a party to any lease contract submitted in connection with this application, explain the manner in which lease payments were determined. Submit a copy of lease or other contract for the confidential use of the State Banking Department.

All leases submitted in connection with this application must contain the following clause:

“Notwithstanding any other provision of this lease, in the event the lessee or its successors or assignees shall become insolvent, bankrupt, or make an assignment for the benefit of creditors, or if its or their interest hereunder shall be levied upon or sold under execution or other legal process, or in the event the institution to be operated on the premises is closed, or is taken over by the Bank Commissioner of the State of Oklahoma, the lessor may terminate the lease only with the concurrence of the Commissioner, and the Commissioner shall in any event have the election to either continue or terminate the lease. In the event the lease is terminated, the maximum claim of lessor for damage or indemnity of injury resulting from the rejection or termination of the unexpired lease shall be limited to an amount equal to the unpaid rent accrued to the date of reentry of lessor.”

RELATIONSHIPS AND ASSOCIATIONS WITH APPLICANT

Are any architects, real estate brokers, the sellers or lessors of land, buildings or equipment otherwise directly or indirectly associated with the applicant? Yes No If yes, complete the following table.

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

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 for the confidential use of the State Banking Department.

List in detail any plans of the institution to finance the construction of the branch building or other fixed assets in connection with the application. (If none, so state.)

FUTURE EARNINGS PROSPECTS DATA

ESTIMATED AVERAGE DEPOSITS FOR THE PROPOSED BRANCH

INSTRUCTIONS: Average branch deposits for the second, third and fourth 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. Round all amounts to the nearest thousands of dollars.

DESCRIPTION	AVERAGE DURING			
	1 ST YEAR	2 ND YEAR	3 RD YEAR	4 TH YEAR
AVERAGE DEPOSIT VOLUME:				
A. Demand deposits				
B. Interest bearing deposits				
Total estimated average deposit volume (A + B)				

ESTIMATED INCOME AND EXPENSES FOR THE PROPOSED BRANCH

INSTRUCTIONS: Gross income is calculated by multiplying the estimated average deposit volume above by the institution-wide rate of gross earnings to average assets for the latest available year. ANY DEPARTURE FROM THIS FORMULA MUST BE EXPLAINED IN THE COMMENTS SECTION ON PAGE 5. Round all amounts to the nearest thousands of dollars.

DESCRIPTION	ESTIMATED AMOUNT			
	1 ST YEAR	2 ND YEAR	3 RD YEAR	4 TH YEAR
1. Gross Income (@ %)				
EXPENSES:				
Salaries and employee benefits				
Interest on time and savings deposits (@ %)				
Net occupancy expense (details on page 5)				
Furniture and equipment (depreciation, rental, etc.)				
Provision for loan losses				
Other operating expenses:				
Advertising				
Stationery and supplies				
Telephone				
Legal fees				
Postage				
Computer services				
Assessments by regulatory authorities				
Miscellaneous				
2. Total Estimated Expenses				
ESTIMATED NET PROFIT OR (LOSS) (Line 1 less Line 2)				

ESTIMATED INCOME AND EXPENSES FOR THE PROPOSED BRANCH (Continued)

DESCRIPTION	1 ST YEAR	2 ND YEAR	3 RD YEAR	4 TH YEAR
OCCUPANCY EXPENSES:				
Rent				
Depreciation				
Utilities (gas, electricity, and power)				
Maintenance (including janitor's salary)				
Insurance				
Real estate taxes				
Other occupancy expenses				
If leased - (a) leasehold improvements				
- (b) furniture and equipment				
TOTAL OCCUPANCY EXPENSES				
Less: Rental income anticipated				
Net Occupancy Expense (Should agree with the amount shown on page 4)				

COMMENTS:

ESTIMATED AVERAGE LOAN VOLUME FOR THE PROPOSED BRANCH

INSTRUCTIONS: Average loan volume for the second, third and fourth 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. Round all amounts to the nearest thousands of dollars.

DESCRIPTION	AVERAGE DURING			
	1 ST YEAR	2 ND YEAR	3 RD YEAR	4 TH YEAR
AVERAGE LOAN VOLUME:				
A. Installment loans (non-residential)				
B. Residential loans				
C. Commercial loans				
Total Estimated Average Loan Volume (A + B + C)				

COMMENTS:

FEES PAID IN CONNECTION WITH THE APPLICATION

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

FUNCTIONS OF THE PROPOSED BRANCH:

The functions of the proposed branch will be G taking deposits, G making loans, G cashing checks, G other (explain below):

CONDITIONS OF THE MARKET AREA:

Briefly describe how the conditions in the market area provide a reasonable chance for a successful operation.

CAPABILITY TO ESTABLISH AND MAINTAIN THE BRANCH:

Briefly describe the institution's financial and managerial capability to establish and maintain the branch.

UNDUE INJURY TO EXISTING INSTITUTIONS:

Except for potential economic competition, will the establishment of the branch office cause undue injury to properly operated existing thrift and home financing institutions in the market area? Yes No If yes, explain below.

OUTLINE CHANGES IN SENIOR MANAGEMENT WHICH HAVE OCCURRED SINCE THE LAST EXAMINATION.

ATTACH TO THIS APPLICATION A BALANCE SHEET FOR APPLICANT AS OF THE END OF THE MOST RECENT FISCAL QUARTER.