

SUMMARY OF SCHEDULES

<i>As of</i>	<i>Form</i>	
_____	<u>Schedule A</u>	Fixed Asset Reconciliation (List all asset additions & deletions for the year)
_____	<u>Schedule A-1</u>	Gain (loss) on Sale of Fixed Assets (List sales price, date sold, cost, accumulated depreciation)
_____	<u>Schedule B</u>	Reconciliation of Discount Accretion
_____	<u>Schedule B-1</u>	Listing of Security Sales/Maturities
_____	<u>Schedule C</u>	Reconciliation of Other Real Estate (Particularly any writedowns subsequent to foreclosure)
_____	<u>Schedule C-1</u>	Other Real Estate Sales (List sales price, date sold, cost accumulated depreciation)
_____	<u>Schedule D</u>	Analysis of Reserve for Loan Losses (Reconciliation from beginning to end of year)
_____	<u>Schedule E</u>	Analysis of Undivided Profits (Reconciliation from beginning to end of year)
_____	<u>Schedule F</u>	Schedule of Non-Taxable Interest on Loans (By account)
_____	<u>Schedule G</u>	Schedule of Officer's Compensation (Name, social security number, title, amount)
_____	<u>Schedule H</u>	Schedule of Federal Income Tax Payable Accounts (Current and deferred accounts)
_____	<u>Schedule I</u>	Reconciliation of Pre- and Post-TEFRA bonds (Additions and deletions by month)
_____	<u>Schedule J</u>	Reconciliation of Officer's Life Insurance (Reconciliation from beginning to end of year)
_____	<u>Schedule K</u>	Compilation of Miscellaneous Information (Nondeductible expenses, dividends, interest on nonaccrual loans, bond premium amortization, mortgage-backed securities, mutual funds, mark-to-market)
_____	<u>Schedule L</u>	Franchise Tax Information
_____	<u>Schedule M</u>	Shareholder Information
_____		Copy of 12-31 Call Report
_____		Copy of Trial Balance in excel format with account number

**NOTE - Details of deletions should be reported on Schedule A-1.*

<p>SCHEDULE A</p> <p>FIXED ASSET RECONCILIATION</p>

NAME OF BANK _____ YEAR END _____

<i>Auto</i>	<i>Asset</i>	<i>Accum. Depr.</i>
Balance at beginning of year	_____	_____
Additions (list cost & date acquired):		
_____	_____	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
_____	_____	
<i>Depreciation Expense</i>		_____
*Deletions		
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
Balance at End of Year	_____	_____

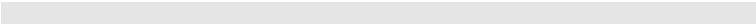
*NOTE - Details of deletions should be reported on Schedule A-1.

SCHEDULE A-1
GAIN/LOSS ON FIXED ASSETS

NAME OF BANK _____ YEAR END _____

<i>Description</i>	<i>Date Acquired</i>	<i>Date Sold</i>	<i>Sales Price</i>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

<i>Original Cost</i>	<i>Book Accumulated Depreciation</i>	<i>Book Gain/Loss</i>	<i>Account Where Gain/Loss Recorded</i>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____



SCHEDULE B
RECONCILIATION OF
DISCOUNT ACCRETION

NAME OF BANK _____ YEAR END _____

CURRENT YEAR DISCOUNT ACCRETION INCOME

(Income Statement Amount):

U.S. Treasury Securities _____

U.S. Government Agencies Securities _____

State and Political Subdivision Securities _____

Other Securities _____

TOTAL DISCOUNT ACCRETION INCOME _____

BALANCE SHEET AMOUNTS

Accumulated Accretion at End of Year _____

Accumulated Accretion at Beg. of Year _____

BALANCE SHEET INCREASE FOR YEAR _____

**ACCRETION REALIZED ON SECURITIES
SOLD OR MATURED** _____

NOTE: Do not include any accretion relating to zero coupon bonds, T-Bills, or similar instruments.

SCHEDULE B-1
LISTING OF SECURITY
SALES/MATURITIES

NAME OF BANK _____ YEAR END _____

<i>Description</i>	<i>Date Acquired</i>	<i>Date Sold or Matured</i>	<i>Sales or Maturity Price</i>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

<i>Original Cost</i>	<i>Discount Accretion</i>	<i>Premium Amortization</i>	<i>Bank Gain/Loss</i>	<i>AFS or HTM</i>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____



SCHEDULE C
RECONCILIATION OF
OTHER REAL ESTATE

NAME OF BANK _____ YEAR END _____

<i>Description</i>	<i>Beg. of Year</i>	<i>Additions</i>	<i>Deletions</i>	<i>End of Year</i>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
TOTALS	_____	_____	_____	_____*

TOTAL AT BEG. OF YEAR SHOULD TIE TO PRIOR YEAR'S ENDING G/L BALANCE.

TOTAL AT END OF YEAR SHOULD TIE TO THE BALANCE SHEET OF THE BANK.

General Ledger Account _____*

Please indicate which deletions were writedowns and not actual sales.

SCHEDULE C-1
OTHER REAL ESTATE SALES

NAME OF BANK _____ YEAR END _____

<i>Description</i>	<i>Date Acquired</i>	<i>Date Sold</i>	<i>Sales Price</i>	<i>Original Cost</i>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
TOTALS			_____	_____

<i>Amortization Depreciation</i>	<i>Book Basis</i>	<i>Sale Book Gain/Loss</i>	<i>Financed By Bank (Y/N)</i>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
TOTALS:			



SCHEDULE D
ANALYSIS OF RESERVE
FOR LOAN LOSSES

NAME OF BANK _____ YEAR END _____

Balance at Beginning of Year _____

Current Year Provision _____

Net Charge Offs on Loans _____

Write Down of Other Real Estate _____

Recovery of ORE Write Downs _____

OTHER CHANGES

BALANCE AT END OF YEAR _____

Have you renegotiated any loans during the year by substantially changing the interest terms?
_____ (Y/N)

SCHEDULE E
ANALYSIS OF UNDIVIDED PROFITS

NAME OF BANK _____ YEAR END _____

BALANCE - BEGINNING OF YEAR _____

Net Income _____

Other Additions: _____

Dividends (_____)

Transfer to Capital and Surplus (_____)

Other Subtractions: (_____)

(_____)

(_____)

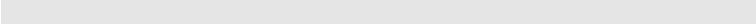
BALANCE - END OF YEAR _____



SCHEDULE F
SCHEDULE OF NON-TAXABLE
INTEREST ON LOANS

NAME OF BANK _____ YEAR END _____

<i>Account Description</i>	<i>Amount</i>	<i>G/L Account Posted to</i>
Interest on Commercial Loans - Non-Taxable	_____	_____
Interest on Participations Purchased - Non-Taxable	_____	_____
Other Non-Taxable Interest on Loans	_____	_____
50% of Interest on Loans to ESOP's	_____	_____
TOTAL	=====	=====



SCHEDULE G
SCHEDULE OF
OFFICER'S COMPENSATION

NAME OF BANK _____ YEAR END _____

The following schedule should be completed for the six highest paid Officers (as defined in Reg. O) employed by the bank during the tax year. The compensation is the salary as reported on the individual's W-2.

<i>Name</i>	<i>Social Security Number</i>	<i>Stock Ownership %</i>	<i>Title</i>	<i>Compensation</i>
1. _____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____
6. _____	_____	_____	_____	_____
TOTAL				_____

SCHEDULE H
SCHEDULE OF FEDERAL
INCOME TAX PAYABLE ACCOUNTS

NAME OF BANK _____ YEAR END _____

CURRENT INCOME TAX PAYABLE

Balance at Beginning of Year _____

Current Year Provisions _____

Tax Payments

DATE _____	_____
DATE _____	_____
DATE _____	_____
DATE _____	_____
DATE _____	_____
DATE _____	_____
DATE _____	_____
DATE _____	_____

Other Changes

_____	_____
_____	_____
_____	_____
_____	_____

Balance at End of Year

=====

DEFERRED INCOME TAX PAYABLE

Balance at Beginning of Year _____

Current Year Provisions _____

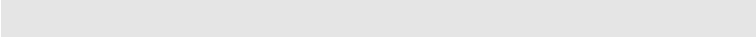
Other Changes

_____	_____
_____	_____
_____	_____
_____	_____

Balance at End of Year

=====

NOTE: Please indicate if payments were made to the IRS or the Holding Company.



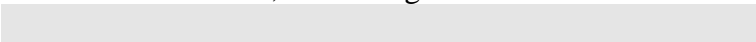
SCHEDULE I
RECONCILIATION OF PRE- AND
POST-TEFRA BONDS

NAME OF BANK _____ YEAR END _____

<i>Month End</i>	<i>Tax-Exempt Assets ACQ After 12/82 & Before 8/8/86 & "Qualified Bonds"</i>	<i>Tax-Exempt Assets ACQ After 8/7/86</i>	<i>Total Assets</i>
Beg. Bal.	_____	_____	_____
JANUARY	_____	_____	_____
FEBRUARY	_____	_____	_____
MARCH	_____	_____	_____
APRIL	_____	_____	_____
MAY	_____	_____	_____
JUNE	_____	_____	_____
JULY	_____	_____	_____
AUGUST	_____	_____	_____
SEPTEMBER	_____	_____	_____
OCTOBER	_____	_____	_____
NOVEMBER	_____	_____	_____
DECEMBER	_____	_____	_____

NOTES:

1. Total assets - please compute total assets as you would to fill out the FDIC call report
2. All numbers should be as of month-end, not averages



SCHEDULE J
RECONCILIATION OF
OFFICER'S LIFE INSURANCE

NAME OF BANK _____ YEAR END _____

Type of Policy (Whole Life, Term) _____

Beneficiary _____

Cash surrender value

 Beginning of Year _____

 End of Year _____

Total premiums paid during the year _____

Total expense in income statement _____

Withdrawals during the year _____



SCHEDULE K
COMPILATION OF
MISCELLANEOUS INFORMATION
(Continued)

NAME OF BANK _____ YEAR END _____

MARK-TO-MARKET INFORMATION

Acct. #

Unrealized G/L on securities held for resale

Deferred tax liability on above per general ledger

DISTRIBUTIONS FROM MUTUAL FUNDS

Total

Nontaxable Portion

Fund Name

SCHEDULE K
COMPILATION OF
MISCELLANEOUS INFORMATION

NAME OF BANK _____ YEAR END _____

Does the bank have a non-qualified compensation plan? _____ (Y/N)

Acct. #

Total nondeductible lobbying expense _____

Total meals and entertainment expense _____

Total social club dues _____

Dividends received on FRB stock held before 1942 _____

Dividends from domestic corporation _____

Total nonaccrual loans at year end _____

Interest portion of payments received on nonaccrual loans * _____

BOND PREMIUM AMORTIZATION EXPENSE

 Taxable Bonds _____

 Municipal Bonds _____

Total mortgage-backed pools at year end _____

*Actual cash received that was applied against principal for book purposes

SCHEDULE L
FRANCHISE TAX INFORMATION

NAME OF BANK _____ YEAR END _____

Please list your directors for the following year:

Name

Address

Accrued franchise tax payable at beginning of year: _____

Accrued franchise tax payable at end of year: _____

Is the bank required to submit payments electronically with the state? _____(Y/N)

