Please answer the following questions, indicating "not applicable" or "none" when appropriate. Signed supporting statements may be attached when the space provided is inadequate. The completing executive officer must certify the validity of the answers by completing the certification form at the end of the document.

- 1. List all extensions of credit and corresponding balances which, since the previous examination, have been renewed or have had their due dates extended under any of the following circumstances:
  - a) Without full collection of interest due;
  - b) With acceptance of separate notes in payment of interest; or
  - c) With capitalization of interest to the balance of the note.

Consumer credit/installment loans may be aggregated by number and total volume. For all listed loans, state which of (a), (b) or (c) applies.

- 2. List all extensions of credit secured by stock of other financial institutions, financial institution holding companies, or their affiliates where the total of all shares held as collateral represents five percent or more of the entity's outstanding shares. List:
  - Name and location of the entity
  - Name of the stockholder and borrower
  - Number of shares held as collateral
  - Certificate numbers
  - Original amount
  - Current balance
  - Origination date
  - Maturity date
  - Interest rate
  - Purpose
- 3. List all extensions of credit for the accommodation or direct benefit of persons or entities other than those whose names appear either on the note or on other related credit instruments. Indicate if any executive officer, principal shareholder, director, or their related interest (as per Federal Reserve Board Regulation O) is or has been involved.

- 4. List all extensions of credit made by the bank (or its subsidiaries) to officers, directors, and their related interests of other financial institutions or holding companies. Provide the following information for each listing:
  - Name and title of director, officer, or related interest
  - Name and location of entity
  - Original amount
  - Original date
  - Current balance
  - Maturity date
  - Interest rate
  - Security
  - Purpose

Exclude the following loans from the list:

- Loans used to finance the education of the individual's children
- Loans used for the purchase, construction, maintenance, or improvement of the individual's primary residence
- Loans aggregating \$50,000 or less to one individual, regardless of purpose
- Loans secured in the manner prescribed in Section 337.3(c)(2) of the FDIC Rules and Regulations for nonmember and Section 215.4(d)(3)(A) (Regulation O) for member banks.
- 5. List (a) all non-regular transactions between the institution and any of its executive officers, principal shareholders, directors, or their related interests and (b) any instances of noncompliance with the bank's Conflict of Interest (COI) policy and conformance with the policies reporting and approval process.

Non-regular transactions consist of all transactions except the following:

- Loans
- Deposits
- Bonuses
- Salaries
- Director fees

Include the insider's name and relationship to the bank, as well as the date and nature of the transaction.

For COI exceptions, provide a list with details regarding the nature of the exception and whether each one was either documented or approved by the Board of Directors, according to the COI policy.

- 6. List all extensions of credit held by the bank (including any charged off loans) which are direct or indirect liabilities of any bank examiner or assistant examiner who examines or has authority to examine this bank.
- 7. List all extensions of credit to accountants, lawyers, consultants, appraisers, and other similar individuals (including their related interests) who are not directors, officers, or employees, but perform (or have performed since the previous examination, professional services for the institution. List:
  - Name of the borrower
  - Borrower's relationship with the institution
  - Current balance
- 8. List any director of this bank who became ineligible or disqualified from serving as a director at any time. Provide the name and the reason for their ineligibility or disqualification.
- **9.** List all instances where any director, officer, or employee of the institution criminally misused, embezzled, abstracted, or willfully misapplied any funds or property, real or personal, of the bank, or for which the bank is responsible. State whether prompt notice was given to the proper authorities and the fidelity bond carrier. If either or both were not notified, explain in full in a separate memorandum to the examiner-in-charge. Provide the names of all individuals involved, the date and nature of the irregularities, and the extent of restitution made, if any.
- 10. List the name of any director, officer, or employee, who has at any time been convicted of a felony, or who is presently under indictment or similar action for or has agreed to enter into a pretrial diversion or similar program in connection with the prosecution for, any criminal offense involving dishonesty, breach of trust, or money laundering.
- 11. List all arrangements where the institution is obligated to make payments to a former institutionaffiliated person (per Section 3 of the FDI Act) who has left the institution's employment or has otherwise terminated his/her affiliation with the institution. Provide the following information for each listing:

- Name of person receiving payments
- Total amount of payments
- Basis for payment
- Explanation of the type of agreement (severance pay, deferred compensation, etc.)

If more than one person is covered by a single agreement, list the plan only once and summarize the plan's coverage.

- **12.** List any oral or written agreements with correspondent depository institutions establishing balances to be maintained or other considerations given by either institution in connection with loans to either of the institutions' directors, officers, employees, or principal shareholders.
- **13.** List all assets of value the institution owns but does not show on its books.
- 14. If the institution is currently a defendant in any lawsuit, or was a defendant in a lawsuit that has been resolved since the last examination, please provide the following summary information:
  - Names of the plaintiffs
  - Amount sued for
  - Nature of, or basis for, litigation
  - Expected result, including any probable loss, or actual result

If necessary, provide additional details to examiners in a separate memorandum.

- **15.** List all organizations that are directly or indirectly affiliated with, or otherwise related to, the institution in any way, including fiduciary relationships and subsidiaries. Related organizations may be corporations, partnerships, business trusts, or any similar organization. Provide the following information for each listing:
  - Name of affiliate or related entity
  - Location
  - Type of business
  - Current balance of all direct and indirect extensions of credit to the affiliate (per Section 23A of the Federal Reserve Act)
  - Current balance of all loans to third parties, where the loans are collateralized with securities issued by the affiliate

16. List any written or oral contract or agreement, that obligates the institution to pay more than 10% of its current equity capital over the life of the contract or agreement. List the name of the party contracted with, the date of the contract or agreement, and a brief description of its purpose, terms, and conditions.

# I do certify that the foregoing statements are true and correct to the best of my knowledge and belief.

Chief Executive Officer's Name and Title	Bank Name and Location (City and State)
Officer's Signature	Date Signed

This is an official document. Any false information contained in it may be grounds for prosecution and may be punishable by fine or imprisonment.