

PRO FORMA BALANCE SHEET PROJECTIONS  
(In 000's Dollars)

ASSETS	Year 1	Year 2	Year 3	Year 4
Cash and Due from Depository Institutions				
Investment Securities				
Loan Detail				
Real estate loans				
Commercial loans				
Installment loans				
Other loans				
Less allowance for loan losses				
Net Loans				
Fixed Assets (use separate schedule)				
Other Assets (use separate schedule)				
Total Assets				
LIABILITIES				
Demand Deposit Detail				
Regular Checking				
NOW Accounts				
Corporate and Business Checking				
Public Funds				
Other				
Total Demand Deposits				
Time and Savings Account Detail				
Regular Passbook				
Time Deposit Accounts				
IRA and Keogh Accounts				
Brokered Deposits				
Public Funds				
Other				
Total Time and Savings Deposits				
Total Deposits				
Repurchase Agreements (use separate schedule)				
Other Liabilities (use separate schedule)				
Total Liabilities				
Total Capital (from Capital Computation Page)				
Total Liabilities and Capital				