

REQUEST FOR APPROVAL OF A DIVIDEND

Georgia Department of Banking and Finance

Suite 200, 2990 Brandywine Road

Atlanta, Georgia 30341-5565

(Name and Location of Bank)

At a meeting of the Directors of the above-named bank, held on the _____ day of _____, 20____, the Cashier and/or Secretary presented the following statement showing the earnings and expenses of the bank and other necessary deductions for the _____ month period ending _____, 20____. Round to nearest \$1,000.

1. Interest Income	_____	9. Net Operating Income (Pre Tax)	_____
2. Interest Expense	_____	10. Applicable Taxes	_____
3. Net Interest Income	_____	11. Net Operating Income (After Tax)	_____
4. Noninterest Income	_____	12. Extraordinary Credits (Charges)	_____
5. Overhead Expense	_____	13. Net of Tax Effect	_____
6. Prov for Loan and Lease Loss	_____	14. Net Income	_____
7. Prov for Allocated Transfer Risk	_____	15. Other Increases/Decreases	_____
8. Securities Gains (Losses)	_____	16. Cash Dividends (year to date)	_____
		17. Net Change in Equity Capital Accounts	_____
		18. Equity Capital Accounts at Beginning of Period	_____
		19. Equity Capital Accounts at End of Period	_____
		20. Net Income for Previous Fiscal Year as Reported on Call Report	_____

Total Assets at Date of this Report were \$ _____, Reserve for Loan Losses was \$ _____, and the most recent quarter-end Tier 1 Leverage Capital Ratio was _____%. Estimated Retained Earnings after this dividend payment would be \$ _____.

Total Loan Classifications at the last Federal or State Examination, dated _____, were as follows:
Substandard \$ _____ Doubtful \$ _____ Loss \$ _____ : Total Classifications \$ _____.
(Ratios: Classified Loans to Total Loans _____%. Adversely Classified Items Coverage Ratio _____%.)

Is this financial institution a Subchapter S-Corporation? () Yes () No If so, please attach a copy of the computation of the income taxes which the bank would have had to pay as a C-Corporation.

On motion made and seconded, it was ordered that a dividend of \$ _____ per share for a total of \$ _____ be paid on _____, 20____, to stockholders of record as of _____, 20____.

For Departmental Use Only	
<input type="checkbox"/> APPROVED	<input type="checkbox"/> DISAPPROVED
By _____	
Department of Banking and Finance	
Date _____	

Certified by President
or Secretary