

STATE OF NEBRASKA

Department of Banking & Finance

SUPPLEMENT TO INTERAGENCY BRANCH APPLICATION/NOTICE

A. Location of Proposed Branch (street, city, county, state)

If this is an application for a mobile branch, identify the location of the branch or main office, including the county, from which the mobile branch will operate, and the county or counties within which the mobile branch will operate. Identify the distance of the proposed branch from the Financial Institution's main office. Provide the proposed opening date of the branch.

B. Name of Branch

Provide the proposed name of the branch. For proposed branches that will be out of state, provide the name and address of every other financial institution and financial institution branch office located in the proposed branch county. If the proposed branch name will be different from the Financial Institution, explain why a different name is requested.

C. Branch Utilization

If the Financial Institution will own the proposed branch facility (physical premises) and lease space to others for non-Financial Institution use, detail the total square footage in the facility and the percentage of the total building that will be occupied by the Financial Institution. Financial Institution must plan to occupy/utilize at least 51% of facility (common areas included).

D. Financial Impact of Branch (This section unnecessary if application is for a mobile branch)

Provide the initial cost of the branch. Include land, building, leases and equipment. Provide annual budgets/projections of the annual impact on the Financial Institution's income and expenses resulting from the proposed branch for the first three years of operation of the branch. Provide similar budgets/projections for the branch for its first three years of operation, including break-even calculations for branch operations. Include projections on annual deposit and asset growth for the first three years and the basis for the projections. Provide the Financial Institution and branch projections in separate columns. Provide leveraged and risk based capital calculations at each year-end.

E. Business Plan Changes

Will the Financial Institution or does the Financial Institution plan to change the focus of its business plan or operation if this branch is approved? If so, identify new areas of Financial Institution interest (i.e. Internet banking, auto floor planning, agricultural or real estate, etc.)

F. Personnel

Applicant must show its personnel is adequate and has experience in relation to the business plan. Complete Executive Officer License applications where appropriate.

G. Mobile Branches

Provide a description of the services to be provided through the mobile branch. Provide a description of the vehicle(s) to be used as the mobile branch. State the proposed boundaries of the mobile branch. Provide information regarding any planned fixed stops for the mobile branch. Describe security measures and procedures. Provide proof that Applicant's bond will cover the activities of the mobile branch.

H. Nebraska Deposit Calculations (Banks only)

Provide the percentage of Nebraska deposits the applicant controls as described in Neb. Rev. Stat. §8-910 (2) and computed according to §8-910(3). Attach an exhibit detailing the computation using the applicant's deposits as of the most recent calendar quarter.

I. Service to Members (Credit Unions only)

Discuss location's potential for attracting new members and/or ways the location will benefit existing members.

J. Competitive Effects

If two or more applications are received by the Director for the same community, Applicant may be asked to provide information regarding the potential competitive effects of the other applicants.

K. Out of State Branches (Eligible Banks Only)

Attach a copy of the other state's law which allows the establishment of the proposed branch. Provide a list of all financial institutions (names and addresses) in the county where the proposed branch will be located.