

FINANCIAL REPORT

I/WE, _____ ,
(Print name and, if joint report, name of spouse)
 submit herewith the following information and a correct and complete statement of my/our financial condition as of _____ to the New York State Department of Financial Services for its confidential use, in connection with _____ (Date)

(Reason for submitting report)

An answer to each item is required. If the answer is "No," "None," or "Not applicable," so state. If space provided on this form is inadequate, attach a separate schedule. All such schedules should be signed and dated. Amounts listed must represent only your beneficial or pro-rata interest if properties are held in joint title, or by another for your benefit. You may, however, file a joint statement with your spouse. The Department of Financial Services reserves the right to request any additional detail supporting the amounts in this report. **NOTE: The information contained in Schedule 1 must agree with supporting Schedules 2 through 6 and any other schedules which are submitted.**

Schedule 1

Statement of Net Worth (in 000's dollars)

| <u>ASSETS</u> | <u>LIABILITIES</u> |
|---|---|
| Cash _____ | Accounts Payable _____ |
| Marketable Securities _____ | Real Estate Loans _____ |
| Other Securities* _____ | Other Loans and Notes _____ |
| Notes Receivable _____ | Other Liabilities** _____ |
| Real Estate _____ | Total Liabilities _____ |
| Proprietary and Partnership Interests _____ | Net Worth (Total Assets Less Total Liabilities) _____ |
| Other Assets** _____ | Total Liabilities and Net Worth _____ |
| Total Assets _____ | Contingent Liabilities** _____ |

*If the stock or other interest in a company or business amounts to 10 percent or more of an individual's net worth, financial and cash flow statements of the company must be provided for the past two years.

**If the total amounts to 10 percent or more of an individual's net worth, a schedule must be provided describing each item separately and completely. If any one asset amounts to 10 percent or more of net worth, documents to support its value must be provided.

Schedule 2

Marketable and Other Securities

Indicate all debt and equity securities.

Description

Cost

Market Value

Total

Schedule 3

Notes Receivable

Indicate all notes receivable. If the notes are payable to you and others jointly, indicate only your beneficial interest under Current Balance. Include the name and address of the obligor; a description and the fair market value of the collateral; the original amount of the entire note, with your beneficial interest, if different, below in parenthesis; and your interest in the current balance.

| <u>Name and Address of Obligor</u> | <u>Description/ Fair Market Value of Collateral</u> | <u>Original Amount (Beneficial Interest)</u> | <u>Current Balance (Beneficial Interest)</u> |
|--|---|--|--|
|--|---|--|--|

Total

Schedule 4

Real Estate and Real Estate Loans

Provide the following information regarding all real estate in which you hold a beneficial interest. At the same time, indicate the current debt outstanding on the related asset. If property is co-owned, indicate only your pro-rata share of the cost, current value, and related debt. Submit year-end financial statements, including profit and loss statements, for the last two years for each investment (excluding residence) in which you have an interest equal to 10 percent or more of your net worth. Submit a cash flow statement on any investment greater than 10 percent of net worth.

| <u>Description and Location of Property</u> | <u>Owner of Property and % of Ownership</u> | <u>Date Acquired</u> | <u>Cost</u> | <u>Value of Property*</u> | <u>Current Balance of Real Estate Loan, if any</u> |
|---|---|----------------------|-------------|---------------------------|--|
|---|---|----------------------|-------------|---------------------------|--|

Total

* Indicate method of valuation, as follows: (A) Appraised value; (C) Cost of property; (D) Depreciated cost; (E) Estimated market value.

Schedule 5

Proprietary and Partnership Interests

Provide the following information regarding all business enterprises in which you hold a proprietary or partnership interest. Submit year-end financial statements, including profit and loss and cash flow statements, for the last two years for each business in which you have an interest equal to 10 percent or more of your net worth.

| <u>Name and Address of Business</u> | <u>Nature of Business and % of Ownership</u> | <u>Date Acquired</u> | <u>Current Value</u> |
|---|--|--------------------------|--------------------------|
|---|--|--------------------------|--------------------------|

Total

Schedule 6

Other Loans and Notes Payable

Indicate all accounts, loans or notes payable other than real estate mortgages listed on Schedule 4. Include the name and address of the creditor, the date the loan was made and the original amount, a description and the value of collateral you pledged, the maturity and repayment terms, and your share of the current liability. Indicate any debt that is contractually delinquent by an asterisk next to the current balance figure.

| <u>Name and Address of Creditor</u> | <u>Date of Loan and Original Amount</u> | <u>Description and Value of Collateral</u> | <u>Maturity/ Repayment Terms</u> | <u>Current Balance</u> |
|---|---|--|--|----------------------------|
|---|---|--|--|----------------------------|

Total

Schedule 7

Personal
Cash Flow Statement
(in 000's dollars)

Provide the following information regarding sources and uses of cash during the last two years, the current year, and a projected year. If a cash flow deficit exists, explain how existing debt will be serviced.

| | 20_____ | 20_____ | Projected Current Year* | Projected Next Year |
|---|---------|---------|----------------------------|------------------------|
| <u>Sources of Cash</u> | | | | |
| Salaries, Wages, Commissions, Bonuses, or Other Income from Employment (Net of Tax Deduction) | _____ | _____ | _____ | _____ |
| Dividends | _____ | _____ | _____ | _____ |
| Interest | _____ | _____ | _____ | _____ |
| Royalties | _____ | _____ | _____ | _____ |
| Distribution from Estates and Trusts | _____ | _____ | _____ | _____ |
| Cash Received from Individual Businesses, Partnerships, or Joint Ventures | _____ | _____ | _____ | _____ |
| Other* | _____ | _____ | _____ | _____ |
| Total Cash Received | | | | |

* Itemize any components amounting to 10 percent or more of total income on a separate page.

Schedule 7
(continued)

Personal
Cash Flow Statement

| | 20_____ | 20_____ | <u>Projected Current Year*</u> | <u>Projected Next Year</u> |
|--|---------|---------|------------------------------------|--------------------------------|
| <u>Uses of Cash</u> | | | | |
| Personal Expenses (Management, Rent and Household, etc.) | _____ | _____ | _____ | _____ |
| Bank Loans--Principal and Interest | _____ | _____ | _____ | _____ |
| Other Loans--Principal and Interest | _____ | _____ | _____ | _____ |
| Insurance Payments | _____ | _____ | _____ | _____ |
| Income Taxes Not Covered by Withholding | _____ | _____ | _____ | _____ |
| Other* | _____ | _____ | _____ | _____ |
| Acquisition of Stock of New Banking Institution | _____ | _____ | _____ | _____ |
| Total Cash Outlays | | | | |
| Net Cash Flow (Deficit) | | | | |

* Itemize any components amounting to 10 percent or more of total income on a separate page.

The undersigned affirms that the statements made and information contained in this financial report are accurate and complete, and hereby authorizes the New York State Department of Financial Services to make any inquiry it deems appropriate in connection with processing this financial report. Any false written statement in this report is punishable under Section 210.45 of the New York Penal Law (making a punishable false written statement) and is sufficient cause for denial of a license or charter by the New York State Department of Financial Services.

(Date)

(Signature)

(Date)

(Signature of spouse, if joint report)