

CERTIFICATE OF COMPLIANCE

with Section 296-a of the

EXECUTIVE LAW OF THE STATE OF NEW YORK

(for banking organizations and
other applicants in formation)

In connection with the application of

(name of institution)

to the Superintendent of Banks

for

(type of application)

pursuant to Section 590 of the New York Banking Law, the undersigned hereby
certifies that the applicant will comply in all respects with Section 296-a of the
Executive Law of the State of New York.

(name of organization)

by*

(print or type name and title
beneath signature)

(name)

(title)

* In the case of banking organizations in formation, this document should be signed
by all of the incorporators.