

INSTRUCTIONS

This statement of the financial condition of your institution should be prepared as at a date within ninety days prior to the date of the application for any license. Please prepare this statement in duplicate and forward it with the application for the license. If there is no amount to be reported after any printed caption, insert the word "None".

1. It is requested that the statement form be carefully reviewed before preparing the figures, and that all assets, liabilities and capital accounts be segregated and reported in the appropriate printed titles, wherever possible. If you have items which cannot properly be classified under these titles, use the additional lines, and indicate the nature of each such item by attaching explanations where necessary.

2. All "reserves" or "provisions" should be analyzed and reported as follows:

(a) Reserves or provision for known or expected losses on assets should be deducted from such asset accounts;

(b) Reserves or provision for known or expected liabilities should be reported in items 36, 37, or 39, as the case may be; and

(c) Reserves or provision for future contingencies or unforeseen losses should be included in item 48.

3. Include in item 3 only balances on deposit by your institution with other banks. Do not include overdrafts by other banks in their accounts with your institution, or "call loans" or other extensions of credit to them. All such advances should be included as loans, item 6, or should be reported separately below item 15, with appropriate explanations.

4. Include in item 4 all obligations of National governments, such as short term "treasury bills" discounted, as well as bonds or other securities issued by them. Securities included in both items 4 and 5 should be reported at net book values, less the allocated "reserves" or "provisions". The current market value (at the statement date) must also be reported in the footnote to the statement.

5. Include in item 47 all "reserves" or "surplus" paid in or accumulated from prior periods, and all net profits carried forward at previous closings of the books, less

amounts actually appropriated for dividends already declared. Current earnings and profits, less expenses and losses incurred since the latest closing of the books, should also be included in this item.

6. Unpaid dividends, including amounts actually declared by the directors out of current or prior profits, should be included in item 39.

7. All “per contra” accounts such as “collections for account of customers,” “securities held for account of customers,” “customers’ liability on letters of credit,” “guarantees,” et cetera, should be omitted from the face of the statement, but should be reported on the last page as “contingent assets and liabilities.”

8. This statement should be verified by the oath of a principal executive officer of the bank. If that officer is unable to verify, the reasons for his failure to execute the affidavit should be recited in and made a part of the verification. The required oath may be administered without the United States by an ambassador, a minister plenipotentiary, a minister extraordinary, a minister resident, a charge d’affaires, a consul-general, a vice-consul-general, a deputy-consul-general, a consul, a vice-consul, a deputy consul, a consular agent, a vice-consular agent, a commercial agent, or a vice-commercial agent of the United States within his jurisdiction. The seal of his office or the seal of the consulate or legation to which he is attached should be affixed.

Before preparing this statement, please review the instructions above.

STATEMENT TO THE SUPERINTENDENT OF FINANCIAL SERVICES OF THE STATE OF NEW YORK OF THE ASSETS AND LIABILITIES OF THE _____

_____ BANK OF _____
 _____ ON THE _____ DAY OF _____ 20 ____

=====

ASSETS (DR.)

	<u>Foreign amount</u>	<u>Conversion Rate *</u>	<u>USDOLLARS</u>
1.Cash on hand (curr., coin,& bullion)	_____	_____	_____
2.Exchanges and checks for next day's clearings	_____	_____	_____
3. Deposits in other banking institutions (see note 3)	_____	_____	_____
4. Securities of National governments**(see note 4)	_____	_____	_____
5. Other readily marketable securities** (see note 4)	_____	_____	_____
6. Loans and discounts, including overdrafts and mortgages	_____	_____	_____
7. Bills rediscounted or sold with endorsement	_____	_____	_____
8. Customers' liability on acceptances	_____	_____	_____
9. Investments in Banking Premises furniture and fixtures	_____	_____	_____
10.Investments in affiliated and Subsidiary companies	_____	_____	_____
11.Loans and advances to affiliated and subsidiary companies	_____	_____	_____
12.Accrued interest and commissions Receivable	_____	_____	_____
13.Inter-branch accounts	_____	_____	_____
14.Other cash items	_____	_____	_____
15.Other assets	_____	_____	_____
16.	_____	_____	_____
17.	_____	_____	_____
18.	_____	_____	_____
19.	_____	_____	_____
20.	_____	_____	_____
21.	_____	_____	_____
22.	_____	_____	_____
23.	_____	_____	_____
24.	_____	_____	_____
25. Total assets	_____	_____	_____

LIABILITIES (CR.)

	<u>Foreign amount</u>	<u>Conversion Rate *</u>	<u>USDOLLARS</u>
26. Deposits sec. by pledge of assets			
27. Deposits of National Gov'ts and political subdivisions			
28. Deposits of banking institutions			
29. Other demand deposits, incl. certified and officer's checks			
30. Other time deposits, incl. certificates of deposit and savings accounts			
31. Total deposits (total of items 26 to 30, inclusive)			
32. Currency in circulation			
33. Bills rediscounted or sold with endorsement			
34. Other liabilities for borrowed money, however represented			
35. Acceptances outstanding			
36. Accrued interest, taxes, and expenses payable			
37. Unearned interest and commissions			
38. Inter-branch accounts			
39. Other liabilities			
40.			
41.			
42.			
43.			
44.			
45. Total liabilities (total of items 31 To 44 inclusive)			
46. Capital stock			
47. Surplus and Undivided Profits (see note 5)			
48. Reserves for contingencies (see note 2)			
49. Total capital accts (items 46, 47, & 48)			
50. Total liabilities and capital (Item 45 plus item 49)			
* Conversion rate should be as of the date of the statement.			
** Current market value of:			
(Item 4) Securities of National Gov'ts			
(Item 5) Other readily marketable sec.			

_____ of _____)
_____ of _____)
_____ of _____)

_____ being duly sworn, deposes and says that he is the _____ of the _____, a bank duly incorporated under the laws of the _____ of _____ and doing business at No. _____ Street, in the _____ of _____ and _____ of _____; that has read the foregoing statement of assets and liabilities of said bank at the close of business on the _____ day of _____ 20____, and that the same is true and correct in all respects to the best of his knowledge and belief.

Subscribed and sworn to before me this _____ day of _____ 20____

Title of Office

