Expedited Branch Application and Certification Form

| Form 115 EX | · - |
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| Name of Applicant | |
| Address of Applicant (Principal office) (Street, City, Zip, County) | |
| Filing officer (Name, Title, Phone Number) | |
| All Questions Must Be Answered | |
| Are you Requesting Expedited Processing? | |
| (If no, complete form 115) | |
| Location of Branch | |
| (Street, City, Zip, County) | |
| When did applicant commence business? | |
| (Must be more than 3 years old) | |
| Most recent examination rating (CAMELS- | |
| Agency State-FDIC-OTS-FRB) Date | |
| Composite Rating (Must be 1 or 2) | |
| Management Rating (Must be at least 2) | |
| Most recent CRA rating (if applicable) /date (Must be satisfactory or better) | |
| Capital: Leverage Ratio/date | % |
| (Must be 5.0% or greater) | 70 |
| Capital: Tier 1 Risk Based Ratio/date | % |
| (Must be 6.0% or greater) | |
| Capital: Total Risk-Based Ratio/date (Must be 10% or greater) | % |
| Board Resolution Submitted/Dated | |
| Describe the availability of the proposed office | |
| to its prospective customers. | |
| (Attach separate sheet if necessary) | |
| | |
| Are there any newly chartered institutions in | |
| the trade area of proposed office? (If yes, how will | |
| proposed branch not harm them.) | |
| Do any of the applicant's executive officers or | |
| directors have a direct or indirect interest in the | |
| premise? (NJAC 3:1-10.1 If yes attach form 114) Cost of proposed branch | Land: |
| Cost of proposed branen | Building: |
| | Furniture & Equipment: |
| Do the contemplated expenditures plus the | |
| present book value of your bank's premises | |
| investment fall within the statutory limitations | |
| (less than 50% of capital)? (See N.J.S.A. 17:9A- | |
| 24(13) or N.J.S.A. 17:12B-166. If no, explain how over investment would be cured.) | |
| I hereby certified that the above is true and correct. | |
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| DATE: | (Signature of Filing Officer) |