

BIOGRAPHICAL AND FINANCIAL REPORT

This is filed with respect to:

Name of Subject Institution and Location

Type of Filing	Position
_____ Bank	_____ Organizer
_____ Trust Company	_____ Director
_____ Change in Bank or Trust Company Control	_____ Senior Executive Officer
_____ Charter Conversion	_____ Principal Shareholder
_____ Other _____	_____ Other _____

BIOGRAPHICAL REPORT

1. Personal Information

a. Name: _____
Last First Middle (no initials)

b. Residence: _____
Street Address

City State ZIP Code

c. If at residence less than five years, list addresses and dates occupied for past five years.

Date From	Date To	Number and Street, City, State, ZIP Code

d. Date of Birth: _____
Month / Day / Year

e. Place of Birth: _____
City, State, Country

f. Social Security Number: _____

g. Citizenship: _____
Country (Date, if Naturalized)

h. If not a U.S. citizen, Passport No.: _____

Home Country ID No.: _____

Father's Name: _____

Mother's Maiden Name: _____

Immigration File No.: _____

i. Telephone and fax numbers where you may be reached during business hours:

Area Code-Telephone Number

Fax Number

j. Trade names and/or other names used in place of given name and period of and reason for use.

Name	Period of Use	Reason for Use

2. Employment Record

a. List employment in reverse chronological order for the last five years.

Date From	Date To	Name / Location (City, State) / Nature of Business	Position Held / Nature of Business	Reason for Leaving

b. Have you ever been dismissed or asked to resign from any past employment, including a less than honorable discharge from military service? _____ Yes _____ No If "yes", complete the following:

Employer's Name / Address / Telephone	Position	Date of Discharge	Explanation

3. Education and Professional Credentials

a. List each diploma/degree from high schools, colleges, universities, or other schools.

School's Name / Location	From	To	Degree

b. List each professional license or similar certificate you now hold or have held (for example, Attorney, Physician, CPA, NASD, SEC registration, etc.).

License	Issuing Authority	Date Issued	Expiration

4. Business and Banking / Trust Affiliations

a. List any businesses (corporation, partnership, joint venture, trustee) with which you are associated.

Business Name / Location	Nature of Business	Position / Relationship	%Ownership	From

b. List any financial institutions with which you are or have been associated as an officer, director, partner, trustee, or owner (10% ownership or more of any class of stock).

Business Name/Location	Nature of Business	Position/Relationship	%Ownership	From	To

- c. Are you now or are you proposed to be a "management official", as defined in the Depository Institutions Management Interlocks Act (DIMIA) (12 U.S.C. 3201 – 3208), of another insured depository institution or depository institution holding company? Yes No

If "yes", explain either why the potential interlock is not a violation of the DIMIA, or what action will be taken to prevent a violation of the DIMIA.

- d. Are you in the process of being considered for a senior executive officer or director position by any other regulatory agency? Yes No

If "yes", provide the name of the agency and the institution or holding company.

5. Legal and Related Matters

(If "yes" is answered to any item in (a) - (e) below, describe the situation in detail, including the name and location of the institution, business, or parties involved, the date(s), nature of the change/association/proceeding, name and address of court involved, and the disposition.)

- (a) Have you ever been the subject, in your individual or corporate capacity, of a prior or current application or notice that was filed in final form and subsequently denied, withdrawn, or otherwise failed to obtain favorable action, or other regulatory matter and/or administrative action pertaining to any federal or state financial institution?

Yes No

- (b) Have you been associated as a senior executive officer, director, or principal shareholder (owning 10% or more of the outstanding stock) with any insured depository institution or financial institution holding company that has been subject to any enforcement action or have you been personally subject to a prohibition or removal order, civil money penalty, or other enforcement action?

Yes No

- c. Have you been associated as a senior executive officer, director, or principal shareholder of any insured depository institution, as defined in 12 U.S.C. § 1813(c), that: (1) failed, (2) received financial assistance from a financial institution depository agency (e.g., FDIC, Resolution Trust Corporation, or former Federal Savings and Loan Insurance Corporation), or (3) was a merger partner with an institution that received financial assistance from a financial institution depository agency?

Yes No

d. Have you ever been involved, or are you currently involved, in any lawsuit, formal or informal investigation, examination, or administrative proceeding (excluding routine or customary audits, inspections, and investigations) issued against, entered into by, or involving you or a company with which you are or were associated that may result in or resulted in any sanction, fine, monetary damage, loss of right or benefit, revocation of license, agreements, undertakings, consents or orders with any federal or state court, any department, agency, or commission of the U.S. government or state, municipal, or foreign government entity?

_____ Yes _____ No

e. Have you or any business or enterprise with which you have been associated as an officer, including a senior executive officer, director, or principal shareholder of 10% or more of outstanding stock, filed for bankruptcy or forfeited property?

_____ Yes _____ No

f. Have you ever defaulted on a personal loan, loan to your company, or loan in which you were a guarantor?

_____ Yes _____ No

If "yes," provide complete details, including direct and indirect debt terms, defaulted amount, and lender.

g. Have you or any business or enterprise with which you are or were associated as an officer, including a senior executive officer, director or principal shareholder (owning 10% or more of the outstanding stock), been the subject of any law enforcement agency's charge, arrest, indictment, conviction whereby the record was subsequently expunged, or have you pleaded *nolo contendere* to any criminal matter (other than minor traffic violations)? _____ Yes _____ No

If "yes," complete the following:

Name / Type of Business	Relationship / Stock Owned	Nature of Charge / Proceeding	Date of Charge	Jurisdiction Location	Disposition	Date

6. Additional Information

Present any other information you believe is important to evaluate your filing. If you are involved in the organization of a new institution, discuss your specific role.

FINANCIAL REPORT

FINANCIAL STATEMENT AS OF _____
 (in thousands)

Assets		Liabilities and Net Worth	
1. Cash on hand and in financial institutions	\$	8. Accounts payable	\$
2. Marketable securities (Schedule A)		9. Notes payable & other loans (Schedule F)	
3. Other securities		10. Real estate mortgages (Schedule C)	
4. Notes receivable (Schedule B)		11. Other liabilities (Schedule G)	
5. Real estate (Schedule C)		TOTAL LIABILITIES	
6. Proprietary interest (Schedule D)		12. Net worth (Total assets less total liabilities)	
7. Other assets (Schedule E)			
TOTAL ASSETS	\$	TOTAL LIABILITIES AND NET WORTH	\$

CONTINGENT LIABILITIES

In addition to the liabilities listed above, have you endorsed, guaranteed, or become otherwise indirectly or contingently liable for the debts of others or through a pending lawsuit? _____ Yes _____ No If "yes", complete the following:

Name and Address of Debtor / Obligor	Name and Address of Creditor / Oblige	Description and Value of Collateral	Date Due	Current Amount
TOTAL				\$

SUPPORTING SCHEDULES

Schedules must agree in total with the appropriate item contained in the Financial Statement on page 6 of this report.

Schedule A – Marketable Securities

Indicate all debt and equity securities listed on an exchange or otherwise regularly traded in an open market. Separate debt and equity securities. Securities of closely held corporations should be listed on Schedule D – Proprietary Interests. The description should include the name of the issuer; the principal amount or number of shares held; and the interest rate, if applicable. Small holding may be aggregated and shown as "other" provided that they account for no more than 10% of marketable securities.

Description	Market Value
	\$
TOTAL (carry forward to item 2)	\$

Schedule B – Notes Receivable

The description should include the name of the obligor; the note's maturity and terms of repayment; and a description of any collateral. If the note is payable to you and others jointly, indicate only your beneficial interest under Current Balance.

Description	Current Balance
	\$
TOTAL (carry forward to item 4)	\$

Schedule C – Real Estate and Related Loans

List all real estate in which you hold a beneficial interest. Submit year-end financial statement, including profit and loss statements, for the last two years for each investment (exclude residence) in which you have and interest equal to 10% or more of your net worth. Also submit a cash flow statement on any investment property valued at greater than 10% of net worth.

Description and Location (City and State)	Owner of Property	%Ownership	Mortgage Holder	Maturity Date	Current Market Value*	Current Balance**
					\$	\$
TOTAL					\$	\$

* Carry TOTAL forward to item 5
 ** Carry TOTAL forward to item 10

Schedule D – Proprietary Interests

List all business enterprises in which you hold a beneficial interest. The term "business enterprise" includes a corporation, association, partnership, business trust, sole proprietorship, or other business, the shares of which are not listed on a securities exchange or otherwise regularly traded. Under "Legal Form of Business," state the legal form of the business (corporation, joint venture, etc.) (Submit year-end financial statements, including profit and loss and cash flow statements, for last two years for each business interest in which you have an interest equal to 10% or more of your net worth).

Name and Address of Business	Legal Form of Business	Nature of Business	%Ownership	Current Value
				\$
TOTAL (carry forward to item 6)				\$

Schedule E – Other Assets

If any one asset amounts to 10% or more of net worth, briefly describe the asset. Include accounts receivable, merchandise and inventory at lower of cost or market value, machinery and equipment (less depreciation), life insurance at its cash surrender value, retirement funds (IRA, Keogh, etc.)

Description	Basis for Valuation	Current Value
		\$
TOTAL (carry forward to item 7)		\$

Schedule F – Notes Payable and Other Loans

Indicate all loans or notes payable other than real estate mortgages listed in Schedule C. Loan origination information must include the original date, loan amount, and co-makers, if any, and their percent obligation. Small obligations may be aggregated and shown as "other" provided that they account for no more than 20% of other loans and notes payable. Indicate any debt that is contractually delinquent by an asterisk next to the current balance.

Name and Address of Creditor And Loan Origination Information	Description and Value Of Collateral	Maturity Date	Current Balance
			\$
TOTAL (carry forward to item 9)			\$

Schedule G – Other Liabilities

If any one liability amounts to 10% or more of net worth, briefly describe it. Include interest and taxes due and unpaid, other debts accrued and other liabilities.

Payable To	Description	Maturity Date	Current Balance
			\$
TOTAL (carry forward to item 11)			\$

Cash Flow Statement*

Sources of Cash	20__	20__	Year to Date _____	Projected Next Year _____
Salaries, wages, commissioner, or other employment income	\$	\$	\$	\$
Rents, royalties, and investments				
Income from dividends and interest				
Other sources				
Total cash received				
Uses of Cash				
Personal living expenses (rent, household, etc.)				
Fixed obligations				
Income taxes				
Other uses				
Total cash outlay				
NET CASH FLOW (deficit)	\$	\$	\$	\$

*Discuss any significant changes and itemize any items amounting to 10% or more of total income on a separate page, including insurance payments. Fixed obligations include bank loans, other loans, amortization and other debt servicing, and non-loan expenses for real estate investments. Any loan proceeds and debt service associated with this transaction should be included in projections for "Other" sources and uses.

PRIVACY ACT NOTICE

A copy of this document is provided to the appropriate regulatory agency as required under various statutes and implementing regulation(s). To the extent that it contains personal and financial information about persons, the information may be subject to the Privacy Act of 1974 (5 U.S.C. § 552, and Kansas Open Records Act, K.S.A. 45-215 et.seq.) which provide safeguards for personal information. The appropriate regulatory agency may, at its discretion, disclose any or all of the information obtained concerning you to other regulatory agencies or other law enforcement or governmental agencies, in connection with the investigation of a possible violation of any federal or state statute or when release is determined to be in the best interest of the appropriate regulatory agency and consistent with the public interest and applicable law. The appropriate regulatory agency may obtain information about you from any and all sources without limitation. These documents are considered confidential and generally are exempt from public disclosure under the authority of 5 U.S.C. § 552 and K.S.A. 45-215 et.seq., relating to a personnel, medical, or similar record, including a financial record, or any portion thereof, the disclosure of which would constitute a clearly unwarranted invasion of personal privacy.

CERTIFICATION *

I understand that the appropriate regulatory agency may conduct extensive checks into my background, experience, and related matters in conjunction with my application or filing. I certify that the information contained in the biographical report and/or financial report has been carefully examined by me and is true, correct, and complete. I acknowledge that any misrepresentation or omission of a material fact, with respect to the foregoing, constitutes fraud in the inducement and may subject me to legal sanctions provided by 18 U.S.C. §§ 1001 and 1007.

Signed this day of _____ day of _____, _____.

Signature

Signature*

Print or type name

Print or type name

Title (if applicable)

Title (if applicable)

*If a joint financial statement is being submitted, both parties should complete the "Certification".