



# Office of the State Bank Commissioner

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**APPLICATION TO ESTABLISH  
A BANK SUBSIDIARY ENGAGED IN SECURITY ACTIVITY  
Pursuant to K.S.A. 9-1101(18) and K.A.R. 17-19-1 through 17-19-4**

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(Name of Bank)

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(Current Street Address and Mailing Address of Main Office)

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(City, County, State, Zip Code)

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(Name, Telephone Number and E-Mail Address of Person to Contact Regarding Application)

An original application and the application filing fee should be submitted to:

Office of the State Bank Commissioner  
700 SW Jackson Street, Suite 300  
Topeka, Kansas 66603-3796

**Application Filing Fee** - Remittance of a filing fee of \$1,000 is required pursuant to K.A.R. 17-19-1. The cost of on-site examinations or investigations in connection with this application will be the responsibility of the applicant.

The application is available to members of the public, subject to limitations imposed by federal or state statutes.

If the applicant is of the opinion that disclosure of commercial or financial information would likely result in substantial harm to the competitive position of the bank, or that disclosure of information of a personal nature would result in a clearly unwarranted invasion of personal privacy, confidential treatment of such information may be requested.

Information for which confidential treatment is requested should be (1) specifically identified in the public portion of the application (by reference to the confidential section), (2) separately bound, and (3) labeled "Confidential."

Please submit the following information with regard to the proposed security subsidiary. Separate pages should be attached, where necessary. The State Bank Commissioner may request additional information, if deemed necessary.

1. A complete description of the proposed security subsidiary, including the name, location, nature of business and specific activities to be conducted. If the subsidiary will be free standing, please indicate the distance from the main bank.

The proposed business plan.

How the proposed security subsidiary will benefit the public.

2. Organizers and/or incorporators of the proposed security subsidiary. Attach a complete and current (within 90 days) Interagency Biographical and Financial Report. The Report form to be used is available at: <https://www.fdic.gov/formsdocuments/Bio-FinReport.pdf>
3. Evidence that registration and licensing requirements of appropriate federal and state securities regulatory agencies have been, or are in process of being met. Copies of all required licenses or registration documents issued by each regulatory agency are to be provided.
4. The amount of the bank's investment in the security subsidiary. Pursuant to K.A.R. 17-19-3 a security subsidiary is to be a wholly-owned subsidiary of the parent bank. Also, pursuant to K.A.R. 17-19-4, the bank's investment in a security subsidiary shall not exceed 15% of the bank's capital stock, surplus, undivided profits, and current earnings.
5. Management and staffing plans for the security subsidiary, including individuals' qualifications and experience.
6. If the security subsidiary will be "free standing" provide a full legal description of the location. Identify the present owner of the real property and their relationship, if any, to shareholders, directors, or management of the bank. Explain the terms of the lease or acquisition of the real property and include a copy of all signed lease agreements or purchase agreements.

A statement as to whether the proposed premises and fixed asset costs will comply with applicable stator limits. If additional costs of the office, when added to current fixed assets, equal more than 50% of the bank's capital accounts as defined, a letter requesting permission to exceed the 50% limit must be submitted to the State Bank Commissioner. The letter should also explain how compliance with K.S.A. 9-1102(e) will be achieved.

If the security subsidiary will be "free standing" a letter from the Historic Preservation Department of the Kansas State Historical Society indicating if the proposed new office will be in a location that is included, or eligible for inclusion, in the National Register for Historical Places.

7. How the proposed security subsidiary will be useful and the chances for success, including the impact it will have on the overall condition of the bank.
8. A list of the type and location of any other bank owned subsidiaries.
9. A copy of the application made to the bank's primary Federal regulator, if applicable.

10. Insurance and/or bonding coverage which will be obtained in conjunction with the proposed security subsidiary.
11. A copy of the proposed Articles of Incorporation for the proposed security subsidiary.
12. Provide any additional information or comments, not requested in the above items, if it is deemed pertinent to support the need for the proposed security subsidiary.

Questions concerning this application may be addressed to:

Taylor Stos, Applications and Statistics Manager  
Office of the State Bank Commissioner  
700 SW Jackson Street, Suite 300  
Topeka, Kansas 66603-3714  
(785) 296-4859              FAX (785) 296-6037

In support of this application, applicant has hereby made the aforementioned statements and representations, and submits this information, based upon the factors as outlined for the purpose of inducing the State Bank Commissioner of the State of Kansas to approve the application for the previously listed Kansas bank.

Applicant hereby authorizes the State Bank Commissioner of the State of Kansas to conduct any investigation, examination or review of the condition of the applicant bank and to provide any other material as requested by the State Bank Commissioner.

ATTESTATION

Applicant affirms that the information contained in this application has been prepared at the direction of the Board of Directors and that it is accurate and complete to the Applicant's best knowledge and belief.

\_\_\_\_\_  
(Applicant)

By \_\_\_\_\_  
(Authorized Officer)

\_\_\_\_\_  
Title

ATTEST:

\_\_\_\_\_  
(Corporate Secretary)