

1. ANNUAL DUES & SUBSCRIPTIONS EXPENSES

Include	<ul style="list-style-type: none">• Magazine, trade group, community, country club/professional dues
Exclude	<ul style="list-style-type: none">• Financial institution dues, i.e., Bloomberg, SNL• Credit bureau (See Marketing [16])

Answer: _____

Format: \$0

2. ANNUAL TRAVEL & ENTERTAINMENT EXPENSES

Include	<ul style="list-style-type: none">• Reimbursable employee and board travel costs, including travel to/from meetings between own institution's branches/locations• Reimbursable auto costs when employee uses personal car• Reimbursable meals with clients and outside parties
Exclude	<ul style="list-style-type: none">• Internal event/meal costs for employees only• Company-owned auto costs• Employee conference/training fees and travel (See 'Training '[17C])• Board member conference/training fees and travel (See 'Other Professional Costs' [15])

Answer: _____

Format: \$0

3. ANNUAL PROFESSIONAL SERVICES: ACCOUNTING & TAX EXPENSES

Include	<ul style="list-style-type: none">• Costs associated with completing internal accounting activities such as tax return prep, special accounting research/projects
Exclude	<ul style="list-style-type: none">• Cost of external auditor's review of financials which is covered in 'Risk Management Section' [14])

Answer: _____

Format: \$0

4. ANNUAL PROFESSIONAL SERVICES: LEGAL EXPENSES

Include	<ul style="list-style-type: none">• Legal expenses related to loan collection, loan doc preparation, and bankruptcy/foreclosure, etc.• Legal fees including defense litigation, human resources and corporate issues
Exclude	<ul style="list-style-type: none">• Legal fees passed through for related loan production

Answer: _____

Format: \$0

5. ANNUAL PROFESSIONAL SERVICES: OTHER EXPENSES

Include	<ul style="list-style-type: none">Professional services - General consultingBoard member conference/training fees and travel
Exclude	<ul style="list-style-type: none">External HR and Training expenses (See 'HR [17B] and Training' [17C])Mortgage sub-servicingConversion costsEnterprise risk management costs (See 'ERM' [14])

Answer: _____

Format: \$0

6. ANNUAL POSTAGE FOR STATEMENTS

Include	<ul style="list-style-type: none">All statements: checking, savings, loansUse best estimate if you don't have break out between statement and other postage
Exclude	<ul style="list-style-type: none">Any other postage (See 'Other Postage' [15])

Answer: _____

Format: \$0

7. ANNUAL OTHER POSTAGE EXPENSES

Include	<ul style="list-style-type: none">Postage for all other mail other than statements, including overnight delivery, including FedEx, UPS, Etc.
Exclude	<ul style="list-style-type: none">Statement postage (See 'Postage for Statements' [15])Campaign mailing postage (See 'Marketing' [16])

Answer: _____

Format: \$0

8. ANNUAL VOICE TELEPHONE EXPENSES

Include	<ul style="list-style-type: none">Long distanceCell phones including "bring your own device" reimbursement allowance
Exclude	<ul style="list-style-type: none">Allocation of line costs to data if voice/data line combined (See [13] data com)Phone system expenses (ACD/ Call Routing, desktop phone hardware/ depreciation)

Answer: _____

Format: \$0

10. CFO FTE

Include	<ul style="list-style-type: none">Chief Financial Officer
Exclude	<ul style="list-style-type: none">Managerial duties performed by FTE other than CFO (see 'Management' [15])

Answer: _____

Format: 0.00

11. FINANCE/ACCOUNTING MANAGEMENT FTE

Include	<ul style="list-style-type: none">• Coaching, supervising, and other managerial functions
Exclude	<ul style="list-style-type: none">• CFO position (See previous question)• Day-to-day functions other than supervising, e.g., accounting, G/L reconciliation, finance reporting

Answer: _____
Format: 0.00 Min 0

12. FINANCIAL DEPARTMENT ASSISTANTS FTE

Include	<ul style="list-style-type: none">• Administrative level assistants for the accounting/finance department
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Answer: _____
Format: 0.00 Min 0

13. GENERAL ACCOUNTING FTE

Include	<ul style="list-style-type: none">• Accounting and control functions• Fixed assets function• Controller duties• General Ledger transactions and reconciliation
Exclude	<ul style="list-style-type: none">• ALM/Treasury Management functions (See 'ALM & Treasury' [15])• Payroll (See 'Payroll' [17B])• Wires (See 'Wire Room' [11])• ACH Processing (See 'ACH Support' under General Deposit Servicing [11])

Answer: _____
Format: 0.00 Min 0

14. ACCOUNTS PAYABLE FTE

Include	<ul style="list-style-type: none">• Accounts payable function of the organization and other subsidiaries
Exclude	<ul style="list-style-type: none">• Accounts payable function performed by third party

Answer: _____
Format: 0.00 Min 0

15. FINANCE / MANAGEMENT REPORTING FTE

Include	<ul style="list-style-type: none">• Regulatory / call reporting, shareholder and management reporting, financial analysis and profitability systems
Exclude	<ul style="list-style-type: none">• General Accounting functions (See 'General Accounting' [15])• Asset Liability Management/ Treasury Management functions (see 'ALM & Treasury' [15])

Answer: _____

Format: 0.00 Min 0

16. ASSET/LIABILITY MANAGEMENT AND TREASURY FTE

Include	<ul style="list-style-type: none">• Management and accounting of the organization's investment portfolio• ALCO modeling/reporting
Exclude	<ul style="list-style-type: none">• General Accounting functions (See 'General Accounting' [15])• Wires (See 'Wire Room' [11])

Answer: _____

Format: 0.00 Min 0

17. INVESTOR / PARTICIPANT REPORTING FTE

Instructions	<ul style="list-style-type: none">• This is the place to allocate FTE to the tracking and reporting for loan participation function, no matter what department they report to• If this function is performed by 1 full-time equivalent employee, split their allocation by the loan types so that it equals 1.00 FTE. Do not double count.
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	Consumer FTE	Commercial FTE	Mortgage FTE
Investor/Participant Reporting			

18. OTHER ACCOUNTING AND FINANCE FUNCTIONS FTE

Include	<ul style="list-style-type: none">• Any accounting /finance function not listed in the previous questions• Investor relations
Exclude	<ul style="list-style-type: none">• Purchasing (See 'Purchasing' [15])

Answer: _____

Format: 0.00

19. PLEASE DESCRIBE OTHER ACCOUNTING AND FINANCE FUNCTIONS PROVIDED IN PREVIOUS QUESTION

Answer: _____

20. PURCHASING FTE

Include	<ul style="list-style-type: none">• Organization's purchasing function, including IT purchasing no matter where function is done
Exclude	<ul style="list-style-type: none">• Note: The purchasing function is not included in the total FTE count for Finance/Accounting

Answer: _____

Format: 0.00

21. LEGAL FTE

Include	<ul style="list-style-type: none">• All in-house attorneys and any legal administrative support staff• Note: Legal FTE is not included in the total FTE for Finance/Accounting
Exclude	<ul style="list-style-type: none">• Outsourced legal counsel (See 'Professional Services: Legal' [15])

Answer: _____
Format: 0.00