

**Kentucky Department of Financial Institutions
2016 Dividend Request Form**

Dividend Amount: _____
Dividend request as of: _____
Detail the Specific Uses of Funds:

2016 YTD Operating Income			
As of: _____	Budget	Actual	Variance
Net Interest Income	_____	_____	_____
Noninterest Income	_____	_____	_____
Noninterest Expense	_____	_____	_____
Loan Loss Provision	_____	_____	_____
Net Income	_____	_____	_____

As of: _____	Current YTD Net Profits	Prior Year Retained Earnings 12/31/2015	Prior Year Retained Earnings 12/31/2014
_____	_____	_____	_____
<i>Maximum Payable Dividend Per KRS 286.3-350*</i>			\$0

2016 Ratios	Actual YTD	Projected 2016
ROAA	_____	_____
Tier-1 Leverage Capital	_____	_____
Total Risk Based Capital	_____	_____
Net Interest Margin	_____	_____
Asset Growth	_____	_____
ALLL to Total Loans	_____	_____

Fiscal Year-end Projections	2016	2017	2018
Projected Net Income	_____	_____	_____
Projected ROAA	_____	_____	_____

Quarterly Net Income (Include projections for future periods)	
1st Qtr 2016	_____
2nd Qtr 2016	_____
3rd Qtr 2016	_____
4th Qtr 2016	_____

***286.3-350 When dividends may be declared.**
 (1) The board of directors of any bank or trust company organized under the laws of this state may declare a dividend of so much of the net profits as they deem expedient. The net profits shall be computed by deducting all expenses, losses, and interest and taxes accrued or due from the bank.
 (2) The approval of the commissioner shall be required if the total of all dividends declared by such institution in any calendar year shall exceed the total of its net profits of that year combined with its retained net profits of the preceding two (2) years, less any required transfers to surplus or a fund for the retirement of preferred stock or debt.