

<Company Name>
Five Year Plan (Service Industry)
Profit and Loss Projections

| Year-by-Year Profit and Loss Assumptions | | | | | |
|--|--------|--------|--------|--------|--------|
| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
| Annual cumulative price (revenue) increase | — | 2.00% | 4.00% | 6.00% | 8.00% |
| Annual cumulative inflation (expense) increase | — | 2.00% | 4.00% | 6.00% | 8.00% |
| Interest rate on ending cash balance | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% |

| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| Interest Income | | | | | |
| Loans, including fees | \$0 | \$0 | \$0 | \$0 | \$0 |
| Interest on federal funds sold | 0 | 0 | 0 | 0 | 0 |
| Interest and dividends on investment securities | 0 | 0 | 0 | 0 | 0 |
| Taxable | 0 | 0 | 0 | 0 | 0 |
| Nontaxable | 0 | 0 | 0 | 0 | 0 |
| Other (from <source>) | 0 | 0 | 0 | 0 | 0 |
| Total Interest Income | \$0 | \$0 | \$0 | \$0 | \$0 |
| Interest Expense | | | | | |
| Interest on deposits | \$1,500,000 | \$1,500,000 | \$1,500,000 | \$1,500,000 | \$1,500,000 |
| Interest on other borrowings | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 |
| Total Interest Expense | \$1,500,000 | \$1,500,000 | \$1,500,000 | \$1,500,000 | \$1,500,000 |
| Net Interest Income Before Provision for Credit Losses | (\$1,500,000) | (\$1,500,000) | (\$1,500,000) | (\$1,500,000) | (\$1,500,000) |
| Provision for credit losses | 0 | 0 | 0 | 0 | 0 |
| Net Interest Income | (\$1,500,000) | (\$1,500,000) | (\$1,500,000) | (\$1,500,000) | (\$1,500,000) |
| Noninterest Income | | | | | |
| Service charges | \$40,000 | \$40,800 | \$42,432 | \$44,978 | \$48,576 |
| Product revenue (not fee-related) | 1,650,000 | 1,683,000 | 1,716,000 | 1,749,000 | 1,782,000 |
| Loan placement fees | 60,000 | 60,300 | 60,602 | 60,905 | 61,209 |
| Gain on sale of securities | 0 | 0 | 0 | 0 | 0 |
| Gain on sale of other real estate owned | 0 | 0 | 0 | 0 | 0 |
| Gain on sale of fixed assets | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 |
| Total Noninterest Income | \$1,750,000 | \$1,784,100 | \$1,819,034 | \$1,854,882 | \$1,891,785 |
| Noninterest Expense | | | | | |
| Salaries and employee benefits | \$600,000 | \$612,000 | \$636,480 | \$674,669 | \$728,642 |
| Occupancy fees | 65,000 | 66,300 | 68,952 | 73,089 | 78,936 |
| Equipment | 25,000 | 25,500 | 26,520 | 28,111 | 30,360 |
| Data processing | 80,000 | 81,600 | 84,864 | 89,956 | 97,152 |
| Professional fees | 50,000 | 51,000 | 53,040 | 56,222 | 60,720 |
| Director fees | 40,000 | 40,800 | 42,432 | 44,978 | 48,576 |
| Amortization | 0 | 0 | 0 | 0 | 0 |
| Litigation | 50,000 | 51,000 | 53,040 | 56,222 | 60,720 |
| Other | 5,000 | 5,100 | 5,304 | 5,622 | 6,072 |
| Total Noninterest Expense | \$915,000 | \$933,300 | \$970,632 | \$1,028,870 | \$1,111,180 |
| Income before taxes on income | (\$665,000) | (\$649,200) | (\$651,599) | (\$673,987) | (\$719,394) |
| Taxes on income | 30% | (199,500) | (194,760) | (202,196) | (215,818) |
| Net Income or Loss | (\$465,500) | (\$454,440) | (\$456,119) | (\$471,791) | (\$503,576) |