

REDUCTION OF PERMANENT CAPITAL APPLICATION

Application No.:

For your convenience, the application/notice that you are reviewing includes all questions contained on the type of capital/dividend application/notice that you completed. We have provided all questions for your review to ensure that you have an opportunity to see those questions that you answered and the questions that you did not previously see or answer. Your attention should be focused on those questions with answers, with the other questions provided for your information.

National Bank Identifying Information

Charter No.:

Name of Bank:

Street address:

City:

County:

State:

Zip:

Supervisory

District:

Filing Fee: \$

Capital Reduction Details

We wish to change our corporate structure by reducing:

- Common Stock
- Preferred Stock
- Surplus

In the amount of (\$):

The reduction will be accomplished by:

The effect of the change on the equity capital accounts and capital ratios are detailed in the attached Pro Forma Balance Sheet and Projected Regulatory Capital Schedule (click on the link to open the balance sheet and projected capital schedule, save the blank document, complete the balance sheet and capital schedule, and upload the completed document):

The bank:

- Is currently subject to a capital plan filed with the Comptroller of the Currency.
-Capital Plan:
- Is not currently subject to a capital plan filed with the Comptroller of the Currency.

The proposed change conforms to the capital plan by:

Contact Person Requests for additional information or other communications about this proposal

shouldbedirectedto:

Name:

Title:

StreetAddress:

City:

State:

Zip:

Phone:

Fax:

Email:

AdditionalAttachments

DesiredActionDate

I/WedesireOCCactiononthisapplicationnolaterthan .

Certification

Theresultingcapitalstructurewillcomplywithallstatutoryminimumcapital requirements,including12USC51(capitalrequirements),12USC371d(investment inbankpremises),and12CFR6(promptcorrectiveaction).

Iherebycertifythatthebank'sboardofdirectorshasauthorizedthefilingofthis application,andthattothebestofmyknowledge,itcontainsno misrepresentationsoromissionsofmaterialfacts.Inaddition,Iagreetonotifythe OCCifthefactsdescribedinthefilingmateriallychangepriortoreceivinga decision.

Iacknowledgethatanymisrepresentationoromissionofamaterialfactconstitutes fraudintheinducementandmaysubjectmetolegalsanctionsprovidedby18USC 1001and1007.

Iacknowledgethatapprovalofthisapplicationisinthediscretionofthe ComptrolleroftheCurrency.Actionsorcommunications,whetheroral,written,or electronic,byanagencyoritsemployeesinconnectionwiththisfiling,including approvaloftheapplicationifgranted,donotconstituteacontract,eitherexpressor implied,oranyotherobligationbindingupontheagency,otherfederalbanking agencies,theUnitedStates,anyotheragencyorentityoftheUnitedStates,orany officeroremployeeoftheUnitedStates.Suchactionsorcommunicationswillnot affecttheabilityoftheagencytoexerciseitssupervisory,regulatory,or examinationpowersunderapplicablelawandregulations.Ifurtheracknowledge thattheforegoingmaynotbewaivedormodifiedbyanyemployeeoragentofa federalbankingagencyoroftheUnitedStates.

Iagree _Idonotagree

(Ifyoudonotindicatethatyouagreewiththetermsofthecertificationyoucannotcertify.)

Signature

SignatureofAuthorizedOfficer:

TypedName:

Title:

Date:

NameofBank:

BankNetSecurityverifiedthatwasavalidsignerforasof.