

Application to Prepay Subordinated Debt

(Date)

Director for District Licensing
Comptroller of the Currency
Street Address
City, State, Zip Code

Re: Prepayment of Subordinated Debt, Bank Name, Charter Number (insert)

Dear Director:

The (name of bank) wishes to prepay the following subordinated debt. (Describe the issue and amount of the prepayment.)

The source of funds to prepay the debt will be (describe source).

The effects of the change on the equity capital accounts and capital ratios are detailed in the enclosed schedule (for assistance, see the "Optional Worksheet to Assist in the Risk-Based Capital Ratio Computation" included in the Consolidated Reports of Condition and Income).

The bank (is, is not) currently subject to a capital adequacy plan filed with the Comptroller of the Currency. (If applicable) the proposed change conforms to the plan by (provide explanation).

A filing fee of \$ (amount) is enclosed.

I request OCC action on this application no later than (date) .

If you have questions, contact (name) at (telephone number) or (e-mail address).

Sincerely,

-Signature-

Name and Title

Enclosures: Capital and Capital Ratio Schedule
Filing Fee