

**BUSINESS COMBINATION APPLICATION
CHECKLIST AND COMMUNITY REINVESTMENT COMMITMENTS**

Checklist of Attached Information

- Format of Submission
 - Interagency Bank Merger Act Application or
 - Business Combination Application—Streamlined
 - Complete paper submission or combination paper and 3½ inch diskette submission. If the latter, the following should also be included: (1) a 3½ inch diskette; (2) a cover letter identifying the filer, the filing, the filename on the diskette, and the word processing program used; and (3) any original page(s) of the application or attachments requiring signatures.
- Copy of (a) the executed merger or transaction agreement, including any amendments, (b) any board of directors’ resolutions related to the transaction, and (c) interim charter’s Articles of Association, names of organizers, and related documents, if applicable.
- Request for confidentiality, if applicable
- Other corporate requests
- Filing fee

Specific Information for Streamlined Application (as appropriate)

- A. Authority for Filing Streamlined Submission
- B. Business Combination Application—Streamlined
 - List of branches that require branch authorization
- C. CRA Commitments
- D. Merger Screen

Specific Information for Standard Interagency Bank Merger Application (as appropriate)

- A. Interagency Bank Merger Act Application
 - Financial Information
 - Pro Forma Balance Sheet
 - Projected Combined Statement of Income
 - Pro Forma and Projected Regulatory Capital Schedule
 - List of Directors and Senior Executive Officers of the Resultant Institution
 - List of Branches that Require Branch Authorization
- B. CRA Commitments
- C. Merger Screen

Desired Action Date

I/we desire OCC action on this application no later than (date). I hereby certify that the bank’s board of directors, by resolution, has authorized the filing of this application, and that to the best of my knowledge, it contains no misrepresentations or omissions of

material facts. In addition, I agree to notify the OCC if the facts described in the filing materially change prior to receiving a decision.

Checklist Questions

Community Reinvestment Commitments

An applicant completing either the *Interagency Bank Merger Act Application* or the *Business Combination Application—Streamlined* must respond to the following two questions and, if applicable, provide the requested information.

1. Have any of the combining institutions entered into commitments with community organizations, civic associations, or similar entities to provide banking services to the community?

Yes No

If the answer is yes, describe the commitment.

2. Will the resulting bank assume all the commitments described in the previous question?

Yes No

If the answer is no, explain the reasons and describe the impact on the communities to be affected.

Competitive Factors - Removal from Expedited Processing

Although an application may initially qualify for expedited processing, it could be removed from expedited processing if there are competitive issues that warrant additional review. Each applicant that submits a Competitive Analysis for an unaffiliated business combination must answer the following questions:

1. Does the HHI for any relevant banking market increase by more than 200 points with a post-acquisition HHI of at least 1800?

Yes No

2. Excluding markets in which the acquiring bank has 35 percent or more of the deposits, will the resulting bank have greater than 35 percent of the deposits in a relevant market?

Yes No

A yes answer for either question indicates the application will be removed from expedited processing for additional competitive review.