

# Notice: Reduction of Permanent Capital

Date

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

Re: Reduction of Permanent Capital, Charter Number *(insert number)*

Dear Director:

The *(bank name)* notifies you according to 12 CFR 5.46 that its capital structure changed as approved by you on *(date)*.

I certify that, as of *(date)*, the following changes were made in the outstanding *(common stock, preferred stock, or surplus)* of this bank according to the provisions of its Articles of Association:

***(For stock)*** Reduction in the *(common or preferred)* stock of the bank from \$*(amount)* to \$ *(amount)* by [*describe how the reduction was effected*].

***(For surplus)*** Reduction in the surplus of the bank from \$ *(amount)* to \$ *(amount)* by [*describe how the reduction was effected*].

I certify that the bank's shareholders approved this change in capital structure according to law, regulations, and this bank's Articles of Association. A secretary's certificate of shareholder approval and a certified copy of the change in the Articles of Association are enclosed.

***(If necessary)*** The bank prepared proxy materials under 12 CFR 11 and filed such proxy materials with the Securities and Corporate Practices Division.

***(If the decrease results in a change in the bank's capital category under 12 USC 1831o and 12 CFR 6)*** The capital reduction resulted in the bank's capital category under 12 USC 1831o and 12 CFR 6 changing from *(former capital category)* to *(new capital category)*.

***(If the decrease results in a change in the bank's legal lending limit)*** As a result, under 12 CFR 32.4(a)(2), the bank's legal lending limit calculation changed on *(date)*. In addition, all other statutory limits based on resulting capital changed on *(date)*.

I declare that the changes in the bank's capital structure comply fully with all applicable laws and regulations.

\_\_\_\_\_  
President, Vice President, or Cashier

If you have questions, contact (*name, address, city, state, ZIP Code*) at (*telephone, FAX number, and e-mail address*).

Sincerely,

—Signature—

Name and Title

Enclosure: Secretary's Certificate