Application: Increase in Capital for Other Than Cash

Date

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

Re: Increase in Capital for Other Than Cash

Dear Licensing Manager:

The (name of bank and charter number) wishes to change its capital structure by issuing (number) shares of (common/preferred) stock, par value $ (amount) for (describe property) valued at $ (amount).

The property's value is based on (describe how the valuation was determined). (If applicable) A copy of the appraisal of the property is enclosed.

(*For preferred stock*) The terms of the preferred stock are as follows:
[Describe the terms (e.g., voting rights, convertible, cumulative, redeemable, preference rights, dividend rate, issue price). Alternatively, a copy of the preferred stock agreement can be enclosed.]

(*If applicable*) A copy of the amendment, or proposed amendment, to the Articles of Association authorizing the preferred stock is enclosed.

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

Shareholders (do/do not) need to approve an increase in authorized shares. Current authorized shares of (common/preferred) stock are (number) of which (number) are outstanding.

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

A filing fee of $ (amount) is enclosed.

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

If you have questions, please contact (<u>name, address, city, state, ZIP Code</u>) at (<u>telephone and FAX number</u>).

Sincerely,

Signature

Name and Title

Enclosures
      Amendment to the Articles of Association
      Appraisal *(If applicable)*
      Capital Plan *(If applicable)*
      Capital Schedules