

Application: Retirement of Capital Stock/Acquisition of Treasury Stock

Date

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

Re: Retirement of Capital Stock/Acquisition of Treasury Stock

Dear Licensing Manager:

The (name of bank and charter number) wishes to change its capital structure by repurchasing (number of shares of common/preferred) stock in the amount of \$ (amount). The repurchasing of the stock is to (describe purpose).

[Describe how the stock buy back will be accomplished and the method used to establish a price.]

[*For treasury stock*] [Describe the legitimate business purpose for retention of the shares.]

The effect of the change on the equity capital accounts and capital ratios is detailed in the attached Projected Capital and Capital Ratio Schedules.

The resulting capital structure will comply with all statutory minimum capital requirements, including 12 USC 51 (capital requirements), 12 USC 371d (investment in bank premises), and 12 CFR 6 (prompt corrective action).

The bank (is/is not) currently subject to a capital plan filed with the Comptroller of the Currency.

The bank (has obtained/will obtain) shareholder approval of the (retirement of capital stock/acquisition of treasury stock) on (date). (If necessary) The bank (has prepared/will prepare) proxy materials under 12 CFR 11 and (has filed/will file) such proxy materials with the Securities and Corporate Practices Division.

(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.

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

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

Sincerely,

|Signature|

Name and Title

Enclosures

Capital Plan (*If applicable*)

Capital Schedules