

Decision Document

DECISION OF THE COMPTROLLER OF THE CURRENCY ON THE APPLICATION TO (MERGE, CONSOLIDATE, OR PURCHASE THE ASSETS AND ASSUME THE LIABILITIES OF) (NAME OF TARGET OR SELLING INSTITUTION, CITY, STATE) INTO/WITH/BY (NAME OF ACQUIRING BANK, CITY, STATE, UNDER THE CHARTER OF (NAME OF BANK) AND TITLE OF (NAME OF BANK).

Introduction

On (date), application was made to the Comptroller of the Currency for prior authorization to (merge, consolidate, or purchase the assets and assume the liabilities of) (name, city, state and ZIP Code of target or selling institution) into/with/by (name, city, state and ZIP Code of acquiring national bank) under the charter of (name of bank) and the title of (name of bank). This application was based on an agreement entered into between the proponents on (date).

Participating Financial Institutions

(For merger, consolidation, or whole bank purchase and assumption) As of (date), (name of target institution), a (type of institution), had total deposits of (\$ amount) million and operated (number) offices. *(For a purchase and assumption of branches)* As of (date), the (number) offices of (name of selling institution) subject to the purchase and assumption agreement had total deposits of (\$ amount) million. *(For all combinations)* On the same date, (name of acquiring bank) had total deposits of (\$ amount) million and operated (number) offices. *(If applicable)* (Acquiring bank) is (percent) owned and controlled by (bank holding company name), a (one/multi) bank holding company.

Competitive Analysis

The OCC has reviewed the competitive effects of this proposal by using its standard procedures for determining whether a business combination clearly has minimal or no adverse competitive effects. The OCC finds that the proposal satisfies its criteria for a *(merger, consolidation, purchase of assets and assumption of liabilities)* that clearly has no or minimal adverse competitive effects.

Banking Factors

The Bank Merger Act requires the OCC to consider the financial and managerial resources and future prospects of the existing and proposed institutions, and the convenience and needs of the community to be served. We find that the financial and managerial resources of *(name of bank)* and *(name of bank)* do not raise concerns that would cause the application to be disapproved. The future prospects of the proponents, individually and combined, are considered favorable, and the resulting bank is expected to meet the convenience and needs of the community to be served *(elaborate on the convenience and needs as appropriate for the specific combination, paying particular attention to branch, product, or service disruptions or eliminations)*.

Community Reinvestment Act

A review of the record of this application and other information available to the OCC as a result of its regulatory responsibilities has revealed no evidence that the applicants' records of helping to meet the credit needs of their communities, including low- and moderate-income neighborhoods, is less than satisfactory.

Conclusion

[For Approval]

We have analyzed this proposal pursuant to the Bank Merger Act (12 USC 1828(c)) and 12 CFR 5.33, and find that it will not lessen significantly competition in any relevant market. Other factors considered in evaluating this proposal are satisfactory. Accordingly, the application is approved.

[For Conditional Approval]

We have analyzed this proposal pursuant to the Bank Merger Act (12 USC 1828(c)) and 12 CFR 5.33, and find that it will not significantly lessen competition in any relevant market. Other factors considered in evaluating this proposal are satisfactory. Accordingly, the application (*application control number*) is approved subject to the conditions noted in a separate communication to (name of bank).

Name and Title
(delegated official only)

Dated: _____