

Approval/Conditional Approval Letter

[OCC LOGO]

Date

Name of Representative

Name of Bank

Address

City, State, ZIP Code

Re: Investment in Bank Premises Request

Dear Mr./Ms. (Name):

The Comptroller of the Currency (OCC) has (approved/conditionally approved) your request for an additional investment in bank premises, including leasehold improvements, resulting in a total investment in bank premises in an amount not to exceed \$(amount).

[If the bank premises request is filed in combination with a corporate filing, add the following:

This approval is for the bank premises request only. You will receive notice of the decision on your *(insert type of filing, CAIS control number)* separately from our licensing manager.]

The bank's investment in bank premises may not be increased above this specified amount without first obtaining OCC approval. This amount remains effective until the OCC notifies the bank otherwise. Approval is not required for items that will be expensed in conjunction with the purchase of bank buildings. This specified amount approval eliminates the need to file repeated after-the-fact notices for a series of premises investments.

[If applicable] This approval is subject to the following condition(s):

(List conditions: Subject to 12 USC 1818 and continuing to be in effect)

The condition(s) of this approval (is a condition/are conditions) "imposed in writing by the agency in connection with the granting of any application or other request" within the meaning of 12 USC 1818. As such, the condition(s) is/are enforceable under 12 USC 1818.

All bank premises and fixed assets should be depreciated annually on the bank's books in accordance with generally accepted accounting principles, and all leases

should be accounted for in accordance with Financial Accounting Standards Board Statement No. 13.

If you have any questions, contact (name) at (telephone number).

Sincerely,

—Signature—

Name and Title

bcc: NFS File No. 5