

EXPRESS DETERMINATION LETTER

Date

Express Determination Letter for IRS Regulation Section 1.166-2(d)(3)

In connection with the most recent examination of [NAME OF SAVINGS ASSOCIATION], by the Office of Thrift Supervision, as of [EXAMINATION DATE], we reviewed the institution's loan review process as it relates to loan charge-offs. Based on our review, we concluded that the bank, as of that date, maintained and applied loan loss classification standards that were consistent with regulatory standards regarding loan charge-offs.

This statement is made on the basis of a review that was conducted in accordance with our normal examination procedures and criteria, including sampling of loans in accordance with those procedures and criteria. It does not in any way limit or preclude any formal or informal supervisory action (including enforcement actions) by this supervisory authority relating to the institution's loan review process or the level at which it maintains its allowance for loan and lease losses.

OTS Examiner in Charge