

Application to Prepay Subordinated Debt

Date

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

Re: Prepayment of Subordinated Debt

Dear Licensing Manager:

The (name of bank and charter number) wishes to prepay the following subordinated debt. (Describe the issue and amount of the prepayment.)

The source of funds to prepay the debt will be (describe source).

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

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

A filing fee of \$ (amount) is enclosed.

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

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

Sincerely,

Signature

Name and Title

Enclosure

Capital and Capital Ratio Schedule