

Notice: Reduction of Permanent Capital

Date

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

Re: Reduction of Permanent Capital, Charter Number (*insert number*)

Dear Director:

The (*bank name*) notifies you according to 12 CFR 5.46 that its capital structure changed as approved by you on (*date*).

I certify that, as of (*date*), the following changes were made in the outstanding (*common stock, preferred stock, or surplus*) of this bank according to the provisions of its Articles of Association:

(For stock) Reduction in the (*common or preferred*) stock of the bank from \$(*amount*) to \$ (*amount*) by [*describe how the reduction was effected*].

(For surplus) Reduction in the surplus of the bank from \$ (*amount*) to \$ (*amount*) by [*describe how the reduction was effected*].

I certify that the bank's shareholders approved this change in capital structure according to law, regulations, and this bank's Articles of Association. A secretary's certificate of shareholder approval and a certified copy of the change in the Articles of Association are enclosed.

(If necessary) The bank prepared proxy materials under 12 CFR 11 and filed such proxy materials with the Securities and Corporate Practices Division.

(If the decrease results in a change in the bank's capital category under 12 USC 1831o and 12 CFR 6) The capital reduction resulted in the bank's capital category under 12 USC 1831o and 12 CFR 6 changing from (*former capital category*) to (*new capital category*).

(If the decrease results in a change in the bank's legal lending limit) As a result, under 12 CFR 32.4(a)(2), the bank's legal lending limit calculation changed on (*date*). In addition, all other statutory limits based on resulting capital changed on (*date*).

I declare that the changes in the bank's capital structure comply fully with all applicable laws and regulations.

President, Vice President, or Cashier

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

Sincerely,

—Signature—

Name and Title

Enclosure: Secretary's Certificate