

Confidential Memorandum

To: *(Supervisor)*

From: *(Initial Reviewer)*

Date:

Subject: Application Description, CAIS Control Number

Recommendation:

Eligible Bank Information: *(If the filing is from an eligible bank, indicate whether the bank qualifies for expedited review. If the filing does not qualify for expedited review, explain why.)*

Summary of Application: *(Briefly discuss major statutory, regulatory, and supervisory factors.)*

Include discussion for any or all of the following topical headings, if necessary.

Supervisory Considerations: *(If the filing is not from an eligible bank that qualifies for expedited review, discuss all of its ratings and those of its parent (if applicable). Also discuss the effect of the proposal on the OCC's supervisory strategy for the bank.)*

Position(s) of Other OCC Staff: *(Briefly discuss pertinent comments received from other OCC staff during analysis of the application.)*

Summary of Comments Received: *(Briefly discuss any public or adverse comments and their disposition.)*

Recommended Conditions: *(For nondelegated cases, the conditions should be stated exactly as proposed in the decision letter.)*

Attachments: OCC Recommendations
Decision
Decision Letter

cc: Official File