

## Approval/Conditional Approval Letter – Investment in Bank Premises

[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) (approves/conditionally approves) 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 the Director of District Licensing.]

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.

This approval and the activities and communications by OCC employees in connection with the filing do not constitute a contract, express or implied, or any other obligation binding upon the OCC, the United States, any agency or entity of the United States, or any officer or employee of the United States, and do not affect the ability of the OCC to exercise its supervisory, regulatory and examination authorities under applicable law and regulations. Our approval is based on the bank's representations, submissions, and information available to the OCC as of this date. The OCC may modify, suspend or rescind this approval if a material change in the information on which the OCC relied occurs prior to the date of the transaction to which this decision pertains. The foregoing may not be waived or modified by any employee or agent of the OCC or the United States.

If you have any questions, contact (*name*) at (*telephone number*) or by email at (*email address*).

Sincerely,

—Signature—

Name and Title

bcc: NFS File No. 5