

LOANS TO ONE BORROWER LENDING LIMITS WORKSHEET

This worksheet is intended to assist regulators in computing LTOB capital and surplus and the various loans to one borrower lending limits. Use consolidated figures per OCC and FFIEC bank call report instructions as of date of commitment and date of funding. Refer to 12 CFR §§ 3.3, 3.100 and 3. Appendix A, Section 2, and OCC Handbook for National Bank Examiners pages 220.1 and 220.2.

Source of Data:	Date:
(1) Common Stock	\$ _____
(2) Perpetual Preferred Stock	_____
(3) Capital Surplus	_____
(4) Undivided Profits	_____
(5) Reserves for Contingencies and Other Capital Reserves (Excluding Accrued Dividends on Perpetual and Limited Life Preferred Stock)	_____
(6) FSLIC & FDIC Net Worth Certificates	_____
(7) Minority Interests in Consolidated Subsidiaries	_____
(8) Allowances for Loan and Lease Losses	_____
(9) MINUS Intangible Assets	(_____)
(10) Subtotal [SUM OF (1) through (9)] [12 CFR 3.100(a) and (c)(1)]	_____ (10)
(11) Purchased Mortgage Servicing Rights [lesser of FMV or GAAP amortized cost]	_____ (11)
(12) Subtotal [SUM OF (10) and (11)] [12 CFR 3.100(a), (c)(1) and (2)]	_____ (12)
(13) 20% of (12)	_____
(14) Mandatory Convertible Debt	_____
(15) Lesser of (13) or (14)	_____ (15)
(16) Subtotal [SUM OF (12) and (15)] [12 CFR 3.100(c)(3)]	_____ (16)
(17) 50% of (16)	_____
(18) Mandatory Convertible Debt Not Included in (15) Above, Limited Life Preferred Stock, Subordinated Notes and Debentures	_____
Subtotal	_____

- (19) Lesser of (17) or (18) [12 CFR 3.100 (c)(4)] _____ (19)
- (20) 25% of (10) _____
- (21) Intangible Assets (Other Than Purchased Mortgage Servicing Rights) Purchased Prior to April 15, 1985, and Accounted for In Accordance with OCC requirements (amortization in 15 years or less) _____
- (22) Lesser of (20) or (21) [12 CFR 3.100(g)(2)] _____ (22)
- (23) [SUM OF (16), (19), and (22)] _____
- Total LTOB Capital and Surplus** _____
- (23) _____
- (24) 15% of (23) _____
- (25) \$500,000 _____
- (26) [greater of (24) or (25)] **General Lending Limit** _____
- (27) [10% OF (23)] **Additional Secured Lending Limit**
(see note below) **with Readily Marketable Collateral** _____
- (28) [Same as 27] **Additional Secured For Rated**
(see note below) **Commercial Paper & Securities** _____
- (29) 30% of (23) **Transitional 12-31-91 Limit** _____
- (30) \$30,000,000 _____
- (31) [lesser of (29) or (30)] **If Approved, Limit for Loans to Develop Domestic Residential Housing Units** _____
- (32) 60% of (23) **Transitional 12-31-90 Limit** _____

Reconcile differences between thrift reporting and bank reporting used in this calculation, if any.

Note: The additional 10% for items #27 and #28 is not allowable if item #25 is greater than item #24 [12 CFR 563.93(d)(1)].