

Appendix C – Case Decision Memo Template

TARP CAPITAL PURCHASE PROGRAM Case Decision Memo

Applicable Federal Banking Agency(ies): _____

QFI Name _____

RSSD / Holding Company Docket No. / FDIC Certificate No. _____

Date of Application Receipt _____

(A copy of the QFI's interest/application form shall be attached to this package)

Summary Condition and Performance Information:

C/CAMELS Ratings _____

CRA Rating _____

C/RFI Rating (For BHCs) _____

For Largest Bank / Savings Association:

Most Recent Performance Ratios

(as of (date): _____)

- Tier 1 Risk-Based Capital _____
- Total Risk-Based Capital _____
- Tier 1 Leverage Ratio _____
- Classified Assets/(Net Tier 1 capital + ALLL) _____
- (NPLs + OREO)/(Net Tier 1 capital + ALLL) _____
- Construction & Development Loans/ Total RBC _____

Post Subscription Performance Ratios

- Tier 1 Risk-Based Capital _____
- Total Risk-Based Capital _____
- Tier 1 Leverage Ratio _____
- Classified Assets/(Net Tier 1 capital + ALLL) _____
- (NPLs + OREO)/(Net Tier 1 capital + ALLL) _____
- Construction & Development Loans/ Total RBC _____

For Bank Holding Company (FR Y-9C filers only)/Thrift Holding Company (if applicable):

Most Recent Performance Ratios

(as of (date): _____)

- Tier 1 Risk-Based Capital _____
- Total Risk-Based Capital _____
- Tier 1 Leverage Ratio _____
- Classified Assets/(Net Tier 1 capital + ALLL) _____
- (NPLs + OREO)/(Net Tier 1 capital + ALLL) _____
- Construction & Development Loans/ Total RBC _____

Post Subscription Performance Ratios

- Tier 1 Risk-Based Capital _____
- Total Risk-Based Capital _____
- Tier 1 Leverage Ratio _____
- Classified Assets/(Net Tier 1 capital + ALLL) _____
- (NPLs + OREO)/(Net Tier 1 capital + ALLL) _____
- Construction & Development Loans/ Total RBC _____

Applicable Federal Banking Agency(ies) Recommendation:

Approve for CPP Participation Disapprove for CPP Participation Forward to Council

For Approval Recommendations:

- Brief Summary of Mitigating Factors:

- Brief Summary of Viability Assessment/Supervisory Strategy; including material and relevant enforcement actions:

For Disapproval Recommendations:

- Brief Summary of Factors that Warrant Disapproval

For Forwards to Council:

- Brief Description of Reason for CPP Consideration:

Result of Council Review:

Council Recommendation: Approve: Disapprove:

Brief Summary of Council Recommendation:

Dissenting Recommendations (if applicable):