

# WORKSHEET TO DETERMINE ELIGIBILITY (BANKS)

*Refer to 7 TAC §15.1*

Name of Bank: \_\_\_\_\_

Home Office Location:

\_\_\_\_\_  
(Street Address)

\_\_\_\_\_  
(City) (County) (State) (Zip Code)

Person completing worksheet:

\_\_\_\_\_  
(Name) (Title)

1. What is the bank's total risk-based capital ratio? \_\_\_\_\_ %

a) Is this ratio greater than 10.0%?

YES  NO

b) What is the bank's Common Equity Tier 1 capital ratio? \_\_\_\_\_

%Is this ratio greater than 6.5%?

YES  NO

c) What is the bank's leverage ratio? \_\_\_\_\_ %

Is this ratio greater than 5.0%?

YES  NO

d) *If no*, is the bank operating in compliance with a capital plan approved in writing by the Banking Commissioner?

YES  NO

***If no to (a-c) of number 1 and (d) is no, quit here. The bank is NOT eligible.***

2. When was the last commercial examination of the bank conducted? \_\_\_\_\_  
(Date)

The examination was conducted by:

DOB  FDIC  FEDERAL RESERVE

Was the composite rating 1 or 2?

YES     NO

*If no, quit here. The bank is **NOT** eligible.*

3. When was the last compliance examination of the bank? \_\_\_\_\_  
(Date)

The examination was conducted by:

DOB     FDIC     FEDERAL RESERVE

Was the CRA rating either outstanding or satisfactory?

YES     NO

*If no, quit here. The bank is **NOT** eligible.*

4. Is the bank currently operating under any regulatory conditions or commitments imposed by a state or federal regulatory agency?

YES     NO

*If yes, please list and describe the regulatory conditions and/or commitments in a separate attachment to this worksheet.*

Is the bank operating in violation of any of these conditions or commitments?

YES     NO

*If yes, quit here. The bank is **NOT** eligible.*

5. Is the bank operating under a memorandum of understanding?

YES     NO

Determination letter?

YES     NO

Other notice of determination?

YES     NO

Order to cease and desist?

YES     NO

Other state or federal administrative enforcement order issued by a state or federal regulatory agency?

YES     NO

**If yes to any of the above, quit here. The bank is NOT eligible.**