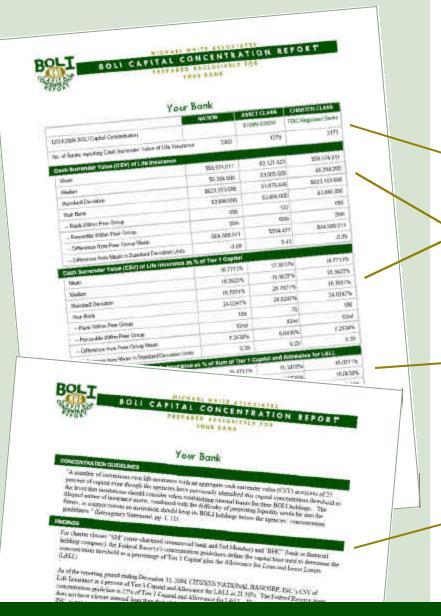


## Do you know if your bank's BOLI holdings comply with this new regulatory guideline?

Bank management must "review the performance of the institution's insurance assets ... at least annually," including a "peer analysis of BOLI holdings ... [to] compare its BOLI holdings relative to capital to the holdings of its peers to assess whether it is a noutlier."

— INTERAGENCY STATEMENT ON THE PURCHASE AND RISK MANAGEMENT OF LIFE INSURANCE
OFFICE OF THE COMPTROLLER OF THE CURRENCY
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
FEDERAL DEPOSIT INSURANCE CORPORATION
DECEMBER 7, 2004

## The BOLI Capital Concentration Report tells you.





Compares and ranks your bank's BOLI holdings in cash surrender value (CSV) to those of other banks with BOLI nationally, in its æset-peer group, and in its charter class.

Measures BOLI holdings — as a percent of Tier 1 capital and as a percent of the sum of Tier 1 capital and the allowance for loan and lease losses — so the bank may determine whether regulatory and internal capital concentration guidelines limiting the aggregate CSV of BOLI policies from all insurance companies are being met.

Calculates your bank's peer-group mean, median, and standard deviation, the bank's rank, percentile, deviation from the mean, and difference from the mean in standard deviation units to: (1) measure the degree of concentration of the bank's BOLI assets, (2) perform a peer analysis of BOLI holdings relative to capital, and (3) assess whether the bank is "an outlier."

Generates a statement of findings regarding your bank's BOLI holdings relative to capital compared to the holdings of its peers.