

Attachment B
GENERAL CONSENT LIMITS UNDER SUBPART A OF REGULATION K*

	BHC Sub	Bank	Bank Sub (Edge or Agreement)
<u>Single Entity Limits</u>			
Subsidiary	10% of BHC's tier 1 capital	2% of Bank's tier 1 capital	Lesser of: · 2% of Bank's tier 1 <u>or</u> · 10% of Bank Sub's tier 1
Joint Venture	5% of BHC's tier 1 capital	1% of Bank's tier 1 capital	Lesser of: · 1% of Bank's tier 1 <u>or</u> · 5% of Bank Sub's tier 1
Portfolio Investment	Lesser of: · \$25 million <u>or</u> · 5% of BHC's tier 1 capital	Lesser of: · \$25 million <u>or</u> · Lesser of 1% of Bank's tier 1 or 5% of Bank Sub's tier 1	Same as Bank's portfolio investment authority
Aggregate Limits (over previous 12-month period), excluding dealing shares	20% of BHC's tier 1 capital	10% of Bank's tier 1 capital	Lesser of: · 10% of Bank's tier 1 <u>or</u> · 50% of Bank Sub's tier 1

*These limits apply to well-capitalized and well-managed investors. Any investors that do not satisfy these criteria are subject to general consent limits on investments in any one organization of essentially \$25 million. Applicable aggregate general consent limits for investors not meeting these criteria are half those set out in the table above (i.e., 10% for a BHC, 5% for a Bank, and for a Bank Sub the lesser of 5% of the Bank's tier 1 or 25% of the Bank Sub's tier 1).