

REPORT OF CONDITION DATA

ASSESSMENT REPORTED DATA

<u>Schedule - Line Item</u>	<u>Description</u>		3/31/2012	AMENDMENTS ¹
RC-O - 4	Average consolidated total assets	To Line 1 on first page	3,813,290,000	
RC-O - 5	Average tangible equity	To Line 2 on first page	389,228,000	
RC-O - 10	Banker's bank certification		No	
RC-O - 10a.	Banker's bank deduction		0	
RC-O - 10b.	Banker's bank deduction limit		0	
RC-O - 11	Custodial bank certification		No	
RC-O - 11a.	Custodial bank deduction		0	
RC-O - 11b.	Custodial bank deduction limit		0	
ALLOWABLE DEDUCTIONS				
Banker's bank deduction applied (Banker's bank deduction amount up to banker's bank deduction limit)			0	
Custodial bank deduction applied (Custodial bank deduction amount up to custodial bank deduction limit)			0	
Total Allowable Deductions (Banker's bank deduction applied + Custodial bank deduction applied)		To Line 3 on first page	0	

CERTIFICATION

If you believe the invoice is correct, you do not need to return it to FDIC; certification will be accomplished by paying the amount shown. See the assessments webpage under "Overview of Quarterly Assessment, Signature Confirmation" at <http://www.fdic.gov/deposit/insurance/assessments/invoice.html>

¹ If you believe the assessment base shown on this invoice is incorrect, please annotate the correct amount in the above schedule. After making any annotation, please sign and date below (your certification as to the correctness of the amounts you are supplying) and mail the annotated invoice to the mailing address set forth below. *Additionally, please submit your Call Report amendments through the FFIEC's Central Data Repository (CDR).*

NAME _____ DATE _____

(Return to FDIC only if you are reporting amounts different from those printed on this invoice.)

PLEASE RETAIN A COPY OF THIS INVOICE FOR THREE YEARS FROM THE PAYMENT DATE SHOWN ON THE INVOICE.

PAPERWORK REDUCTION ACT NOTICE

This collection of information has been reviewed and approved by OMB under control number 3064-0057. An agency may not conduct or sponsor, and respondents are not required to respond to this collection unless it displays a currently valid OMB control number. Burden for this collection is estimated to average 20 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Paperwork Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, DC 20429; and to the Office of Management and Budget, Paperwork Reduction Project (3064-0057), Washington, DC 20503.

CONTACT INFORMATION

MAILING ADDRESS

FEDERAL DEPOSIT INSURANCE CORPORATION
 ATTN: ASSESSMENT SECTION E-5071
 3501 FAIRFAX DRIVE
 ARLINGTON, VA 22226

FOR RISK RATE QUESTIONS, PLEASE CALL **(800) 759-6596 (Option 1)**
 OR E-MAIL YOUR QUESTIONS TO: **RRPSAdministrator@fdic.gov**

FOR OTHER INVOICE QUESTIONS, PLEASE CALL **(800) 759-6596 (Option 2)**
 OR E-MAIL YOUR QUESTIONS TO: **Assessments@fdic.gov**

Assessment Rate Calculation (Risk Category I)

Certificate Number

Period **EX1**

Dates to which rate applies 2012-01-01 through 2012-03-31

Pricing Methodology Established Small Institution

Capital Group Well Capitalized

Risk Measure Value

Pricing Multiplier

Contributions to Base Rate

LINE

I CAMELS Ratings

	Rating		Weight		
Capital Adequacy	2	x	0.25	=	0.50
Asset Quality	2	x	0.20	=	0.40
Management	2	x	0.25	=	0.50
Earnings	3	x	0.10	=	0.30
Liquidity	2	x	0.10	=	0.20
Sensitivity	2	x	0.10	=	0.20

Weighted Average CAMELS Components Rating 2.100

II Financial Ratios

Tier 1 Leverage Ratio	8.661		(0.056)		(0.485)
Loans Past Due 30-89 Days / Gross Assets	0.840	x	0.575	=	0.483
Nonperforming Assets / Gross Assets	1.395	x	1.074	=	1.498
Net Loan Charge-Offs / Gross Assets	1.251	x	1.210	=	1.514
Net Income before Taxes / Risk-Weighted Assets	(0.583)	x	(0.764)	=	0.445
Adjusted Brokered Deposit Ratio	0.000	x	0.065	=	0.000
Sum of Financial Ratio Contributions to Assessment Rate					3.455

1

III Assessment Rate Calculation

Uniform Amount			4.861		
Weighted Average CAMELS Components Rating	2.100	x	1.095	=	2.300
Sum of Contributions (Lines 1 + 2 + 3) ¹					10.616
Initial Base Assessment Rate					9.00
Unsecured Debt Adjustment					(0.73)
Depository Institution Debt Adjustment					0.00
Increase/(Decrease) to Base Rate Schedule ²					0.00
Assessment Rate					8.27
	Annual (Basis Points) (Lines 5 + 6 + 7 + 8)				8.27
	Quarterly (Basis Points) ³ 91 of 91 days				2.068
	Quarterly Assessment Multiplier (Line 10 x 0.0001)				0.0002068

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IV Unsecured Debt Adjustment		
Allowable long-term senior unsecured debt (\$000)	51,095	12
Allowable long-term subordinated debt (\$000)	0	13
Total allowable long-term debt (\$000)	51,095	14
Asset assessment base (\$000)	3,424,062	15
(Total long-term debt / assessment base) * (40 bp + IBAR)	0.731	16
Initial base assessment rate (basis points)	9.00	17
Unsecured debt adjustment (basis points) (Line 16 limited)	(0.73)	18
Base assessment rate after the unsecured debt adjustment (basis points)	8.27	19

V Depository Institution Debt Adjustment (DIDA)		
Long-term unsecured debt issued by another IDI (\$000)	0	20
Asset assessment base (\$000)	3,424,062	21
(Long-term debt less 3% Tier 1 capital / assessment base) * 50 bps	0	22
Base assessment rate after the unsecured debt adjustment (basis points)	8.27	23
Depository institution debt adjustment (basis points) (Line 22)	0.00	24
Base assessment rate after DIDA adjustment (basis points)	8.27	25

¹ Sum of "Contributions" (Line 5) cannot be less than the minimum or more than the maximum base rate.

² This FDIC Board approved adjustment, applicable to all institutions, reflects the rate differential above or below the base rate schedule.

³ The quarterly assessment rate is equal to one-quarter of the annual assessment rate pro-rated for the number of days indicated. The dates for which the rate is effective can be found at the top of this form.

If you have any questions about the calculation pages, call (800) 759-6596 and select option 1 or email RRPSAdministrator@fdic.gov

Summary Statement of Assessment Credits

Statement Date: **06/15/2012**

I. INSTITUTION INFORMATION

Certificate Number:

Institution Name:

Address:

Assessment Period: **EX1 1Q-2012**

Invoice Number:

Payment Date: **06/30/2012**

Payment for: **January 1, 2012 - March 31, 2012**

II. ASSESSMENT CREDITS

Credit Transaction Summary:

Total Added	0.00
Total Deducted	(708,096.02)
Net Change in Credits	(708,096.02)

Credit Balances:

Credit Program Code	Credit Program Name	Beginning Balance	Remaining Balance
100	One Time Assessment Credits	0.00	0.00
101	Prepaid Assessment Credits	16,286,867.43	15,578,771.41
Total Credit Balance		16,286,867.43	15,578,771.41

Credit Transaction Activity:

Transaction Date	Assessment Period	Credit Program Code	Transaction Description	Deducted	Added	Remaining
	EX1 1Q-2012		Beginning Balance			16,286,867.43
06/01/2012	EX1 1Q-2012	101	Credit Applied -- Current Period (Page 1 of Invoice)	(708,096.02)		(708,096.02)
	EX1 1Q-2012		Remaining Balance			15,578,771.41

Guidelines for the FDIC Quarterly Certified Statement Invoice Period EX-1 ♦ Payment Date June 29, 2012

Payment Requirements - Payment is due **Friday, June 29, 2012**. Payment must be by ACH as authorized on the invoice; payments by check will be returned.

- If your institution, or correspondent bank, has ACH filters in place, the filters should be set to accept the FDIC assessment debit.
- ACH debits are sometimes bundled together. A debit amount might need to be unbundled in order to identify the FDIC charge.
- If the ACH information on the invoice is incorrect, your authorized *FDICconnect* Coordinator or authorized user who has access to the Assessment Actions transaction should submit corrections by **COB, Tuesday, June 26, 2012**. ACH changes can be submitted only through *FDICconnect* using the Assessment Actions transaction. For assistance, click [Assessments Webpage - FDICconnect](#).
- Currently, only negative confirmation of payment is provided; that is, your institution is contacted if your ACH debit rejects. We will telephone your institution immediately upon notification of nonpayment. Any failure to make prompt payment can result in civil money penalties as detailed in [FIL-43-2007](#).

Merger with another Institution - If your institution merged with, or assumed the deposits of, another FDIC insured member in an unassisted transaction during the **second quarter of 2012**:

Payment by the Surviving Institution

- Payment of the final invoice for an acquired institution is the responsibility of the surviving institution. The invoices of any acquired institutions will be available to the survivor's *FDICconnect* coordinator and/or authorized users. Please click [Assessments Webpage - FDICconnect](#) for the steps for downloading acquired institution invoices
- The survivor's RTN and ACH account will be used to satisfy the payment for the survivor and any acquired institutions as listed on *FDICconnect*. The survivor is responsible for ensuring the accuracy of the ACH information on each invoice and ensuring that its authorized account is funded for the combined total of all invoices.
- The surviving institution should immediately contact the Assessments Section at 1-800-759-6596, Option 2, if an acquisition does not appear on the survivor's *FDICconnect* list of acquisitions. Have the details of the merger available: bank names, certificate numbers, and transaction date.

Transfer of Prepaid Assessment Credits

- The surviving institution will receive any remaining prepaid credit balance belonging to an acquired institution. Assessments Staff will transfer the remaining balance at the beginning of the quarter following the merger and after the final invoice payment for the acquired institution has been received by the FDIC (see above). The transferred balance will appear on the survivor's **September 28, 2012** invoice.

Accounting Information

- **FDIC:** The net FDIC amount is payment for the **first quarter of 2012** and the estimated amount of this payment should have been accrued (for those institutions on an accrual basis) as of **March 31, 2012**.
- **FICO:** The FICO amount does not represent a payment that covers a specific time period. Rather, it is a charge that must be expensed but not necessarily over any time period.

Accounting Information (continued)

- **FDIC Prepayment Amount:** The prepayment credit remaining balance that appears on the Summary Statement of Assessment Credits in this invoice is the amount that should appear as your General Ledger balance for the prepaid asset as of **March 31, 2012**. This amount less an estimate of the **second quarter 2012** insurance premium should appear as your General Ledger balance as of **June 30, 2012**. For your future reference, if your institution has any unused prepaid assessment credit remaining after March 30, 2013, the unused balance will be refunded on the invoice payable on June 28, 2013.

Temporary Deposit Insurance Coverage under the Dodd-Frank Act (DFA)

The Transaction Account Guarantee Program (TAGP) ended on December 31, 2010. A new temporary deposit insurance program was enacted by the DFA. Characteristics of the new program include:

- The program is effective December 31, 2010 through December 31, 2012.
- The program is mandatory, all insured institutions are covered.
- There is no separate assessment charge; the cost is included in the FDIC premium.
- The program insures non-interest bearing transaction accounts and Interest on Lawyer Trust Accounts (IOLTAs).
- The program requires each insured institution that offers noninterest-bearing transaction accounts and/or IOLTAs prominently post a notice in its office lobbies and on its Web sites that explains that all funds held in these type of accounts are fully insured without limit through December 31, 2012, and this coverage is separate from, and in addition to, the coverage provided to depositors for other accounts at an insured institution.

For more information, please click: [Temporary Unlimited FDIC Coverage for Noninterest-Bearing Transaction Accounts \(Including IOLTA Accounts\)](#)

FDICconnect

Registration and approval of a new coordinator can take up to **3 days**. Please take this into account and recognize the need to maintain at least one current coordinator registration for your institution. Downloading invoices, changing ACH information, and transferring credits can only be done through *FDICconnect*. To contact the *FDICconnect* Helpdesk: email FDICconnect@fdic.gov; or call 1-877-275-3342 (1-877-ASK-FDIC) and press 5 then 1 to get the Bankers menu, and press 2 then 5 to reach the *FDICconnect* Help Desk; or call direct to 703-516-1069.

For More Information

Email assessments@fdic.gov or call **1-800-759-6596** (8:30 a.m. - 4:30 p.m. Eastern Time) and select:

Option 1 – for the Risk Category, Pricing, and Assessment Rate Calculator

Option 2 – for the invoice, ACH payment, credit application, and assessment base reporting matters.

Please go to the [Assessments Webpage](#) for a comprehensive overview of assessments.