

FEDERAL DEPOSIT INSURANCE CORPORATION  
 QUARTERLY CERTIFIED STATEMENT INVOICE

OMB No. 3064-0057

LINE

I. INSTITUTION INFORMATION

**INFORMATION ONLY**

Assessment Period: FV-1  
 Certificate Number:  
 Invoice Number:  
**Payment Date: 6/30/2024**

II. ASSESSMENT BASE COMPUTATION

Average Consolidated Total Assets (from RC-O, Line Item 4)	89,143,675,000	1
Average Tangible Equity (from RC-O, Line Item 5)	8,549,125,000	2
Total Allowable Deductions (from next page of invoice)	0	3
Total Assessment Base (Lines 1 - 2 - 3)	80,594,550,000	4

III. ASSESSMENT PAYMENT COMPUTATION

Quarterly Multiplier (see Rate Calculation sheets)	0.0001663	5
Quarterly Payment Amount (Lines 4 x 5)	13,402,873.67	6
PPP and MMLF Offset Amount (Total PPP and MMLF Assets from next page of invoice x Line 5)	140,050.71	7
Prior Period Adjustments / Special Assessment (see Section V below for detail)	7,450,326.53	8
Late Payment Penalty	0.00	9
Assessment Payment Due (Lines 6 - 7 + 8 + 9)	20,713,149.49	10
Net Assessment Payment Due	20,713,149.49	11

IV. PAYMENT INFORMATION AND AMOUNT DUE

Routing Transit Number		
Account Number		
Account Type		
Insurance Period	<b>January 1, 2024 through March 31, 2024</b>	
<b>Amount Due / (Credit)</b> represents the amount to be collected/(refunded) this quarter		
	<b>Amount Due / (Credit)</b>	<b>20,713,149.49</b>

V. ADJUSTMENTS (Detail)

Transaction Date	Code	Description	Assessment Period	Adjustment Amount FDIC	Interest Amount FDIC
5/17/2024	90	SRE Spl Asmt	SREFV1	7,450,326.53	0.00
SUBTOTALS				7,450,326.53	0.00
TOTAL NET PRIOR PERIOD ADJUSTMENTS (including interest)					7,450,326.53

# INFORMATION ONLY

**REPORT OF CONDITION DATA**

3/31/2024

AMENDMENTS <sup>1</sup>

**ASSESSMENT REPORTED DATA**

<u>Schedule - Line Item</u>	<u>Description</u>	
RC-O - 4	Average consolidated total assets	To Line 1 on first page
RC-O - 5	Average tangible equity	To Line 2 on first page
RC-O - 10	Banker's bank certification	
RC-O - 10a.	Banker's bank deduction	
RC-O - 10b.	Banker's bank deduction limit	
RC-O - 11	Custodial bank certification	
RC-O - 11a.	Custodial bank deduction	
RC-O - 11b.	Custodial bank deduction limit	

	89,143,675,000	
	8,549,125,000	
	No	
	0	
	0	
	No	
	0	
	0	
	0	
	0	
	0	
	0	
	0	
	842,157,000	
	0	
	842,157,000	

**ALLOWABLE DEDUCTIONS**

Banker's bank deduction applied (Banker's bank deduction amount up to banker's bank deduction limit)	
Custodial bank deduction applied (Custodial bank deduction amount up to custodial bank deduction limit)	
Total Allowable Deductions (Banker's bank deduction applied + Custodial bank deduction applied)	To Line 3 on first page

**PPP/MMLF OFFSET ASSETS**

<u>Schedule - Line Item</u>	<u>Description</u>	
RC-M - 17b.	Outstanding balance of Paycheck Protection Program (PPP) loans	
RC-M - 18b.	Quarterly average amount of assets purchased under the Money Market Mutual Fund Liquidity Facility (MMLF) and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part 1, item 30	
Total PPP and MMLF Assets (RC-M - 17b + RC-M - 18b)	Included in Line 7 offset computation on first page	

**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 <https://www.fdic.gov/deposit/insurance/assessments/invoice.html>.

<sup>1</sup> 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](mailto:RRPSAdministrator@fdic.gov)

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

# ASSESSMENT RATE CALCULATION (Large Institution Scorecard)

Certificate Number

Period **FV1**

Dates to which rate applies 2024-01-01 through 2024-03-31

LINE

I CAMELS Ratings		Rating	Weight	=	Contribution to Score
Capital Adequacy	2	x	0.25	=	0.50
Asset Quality	3	x	0.20	=	0.60
Management	2	x	0.25	=	0.50
Earnings	2	x	0.10	=	0.20
Liquidity	2	x	0.10	=	0.20
Sensitivity	2	x	0.10	=	0.20
Weighted Average CAMELS Components Rating					2.200
Converted Weighted Average CAMELS Components Rating					50.600
					x
					Weight
					0.30
					=
					15.180

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II Ability to Withstand Asset-Related Stress	Risk Measure Value	Score	Weight to Component	=	Contributions to Component	
Tier 1 Leverage Ratio	10.706	32.771	x	0.10	=	3.277
Concentration Measure		100.000	x	0.35	=	35.000
Higher-Risk Assets	280.602	100.000				
Growth-Adjusted Portfolio Concentrations	5.343	2.583				
Core Earnings/Average Quarter-End Total Assets	0.575	71.250	x	0.20	=	14.250
Credit Quality Measure		35.409	x	0.35	=	12.393
Criticized and Classified Items	38.413	33.777				
Underperforming Assets	13.658	35.409				
Sum of Contributions to Component					64.920	
					x	
					Weight	
					0.50	
					=	
					32.460	

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III Ability to Withstand Funding-Related Stress	Risk Measure Value	Score	Weight to Component	=	Contributions to Component	
Core Deposits / Total Liabilities	82.783	5.143	x	0.60	=	3.086
Balance Sheet Liquidity Ratio	70.345	73.159	x	0.40	=	29.264
Sum of Contributions to Component					32.349	
					x	
					Weight	
					0.20	
					=	
					6.470	

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<b>IV Total Performance Score (Lines 1 + 2 + 3)</b>	54.110
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V Potential Loss Severity	Risk Measure Value	Score	Weight to Component	=	Contributions to Component	
Potential Losses / Total Domestic Deposits	6.542	23.364	x	1.00	=	23.364
Loss Severity Factor					=	0.892

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VI Assessment Rate Calculation		Score	LINE
Total Performance Score x Loss Severity Factor (Lines 4 x 6)		48.266	7
Adjustment to the Total Score		0.000	8
Total Score <sup>1</sup>		48.266	9
Initial Base Assessment Rate (IBAR)		8.29	10
Unsecured Debt Adjustment		(1.64)	11
Depository Institution Debt Adjustment		0.00	12
Increase/(Decrease) to Base Rate Schedule <sup>2</sup>		0.00	13
<b>Assessment Rate</b>	Annual (Basis Points) (Lines 10 + 11 + 12 + 13)	6.65	14
	Quarterly (Basis Points) <sup>3</sup> 91 of 91 days	1.663	15
	<b>Quarterly Assessment Multiplier (Line 15 x 0.0001)</b>	<b>0.0001663</b>	16



<b>VII Unsecured Debt Adjustment</b>		
Allowable long-term senior unsecured debt (\$000)	1,931,044	17
Allowable long-term subordinated debt (\$000)	782,741	18
Total allowable long-term debt (\$000)	2,713,785	19
Asset assessment base (\$000)	80,594,550	20
Assessment base exclusion per §327.17	842,157	21
(Total long-term debt / (assessment base - exclusion)) * (40 bp + IBAR)	1.568	22
Initial base assessment rate (basis points)	8.29	23
Unsecured debt adjustment (basis points) (Line 22 limited)	(1.64)	24
Base assessment rate after the unsecured debt adjustment (basis points)	6.65	25

<b>VIII Depository Institution Debt Adjustment (DIDA)</b>		
Long-term unsecured debt issued by another IDI (\$000)	0	26
Asset assessment base (\$000)	80,594,550	27
Assessment base exclusion per §327.17	842,157	28
(Long-term debt less 3% Tier 1 capital / (assessment base - exclusion)) * 50 bps	0.000	29
Base assessment rate after the unsecured debt adjustment (basis points)	6.65	30
Depository institution debt adjustment (basis points) (Line 29)	0.00	31
Base assessment rate after DIDA adjustment (basis points)	6.65	32

<sup>1</sup> Total score can be no less than the minimum of 30 and no higher than the maximum of 90.

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

<sup>3</sup> 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](mailto:RRPSAdministrator@fdic.gov)

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