

ASSESSMENT RATE CALCULATION

Certificate Number

Period **FV1**

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

Pricing Methodology	Established Small Institution	Reported Risk Measure Value	Usable Risk Measure Value	Pricing Multiplier	Contributions to Base Rate	<u>LINE</u>
Capital Group	Well Capitalized					

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
CAMELS Composite	2				

Weighted Average CAMELS Components Rating 2.100

II Financial Ratios

Leverage Ratio	10.271		10.271	x	(1.264)	=	(12.983)
Net Income before Taxes / Total Assets	1.324		1.324	x	(0.720)	=	(0.953)
Nonperforming Loans and Leases / Gross Assets	0.213		0.213	x	0.942	=	0.201
Other Real Estate Owned / Gross Assets	8.951		8.951	x	0.533	=	4.771
Brokered Deposit Ratio	0.000		0.000	x	0.264	=	0.000
Loan Mix Index	60.355		60.355	x	0.081	=	4.889
One-year Asset Growth	4.105		0.000	x	0.061	=	0.000
Sum of Financial Ratio Contributions to Assessment Rate							(4.075)

1

III Assessment Rate Calculation

Uniform Amount					9.352	2
Weighted Average CAMELS Components Rating	2.100	x	1.519	=	3.190	3
Sum of Contributions (Lines 1 + 2 + 3) ¹					8.467	4
Initial Base Assessment Rate (IBAR)					8.47	5
Unsecured Debt Adjustment					(0.72)	6
Depository Institution Debt Adjustment					0.00	7
Increase/(Decrease) to Base Rate Schedule ²					0.00	8
Assessment Rate	Annual (Basis Points) (Lines 5 + 6 + 7 + 8)				7.75	9
	Quarterly (Basis Points) ³ 91 of 91 days				1.938	10
	Quarterly Assessment Multiplier (Line 10 x 0.0001)				0.0001938	11

INFORMATION ONLY

IV Unsecured Debt Adjustment		
Allowable long-term senior unsecured debt (\$000)	49,195	12
Allowable long-term subordinated debt (\$000)	0	13
Total allowable long-term debt (\$000)	49,195	14
Asset assessment base (\$000)	3,424,062	15
Assessment base exclusion per §327.17	125,215	16
(Total long-term debt / (assessment base - exclusion)) * (40 bp + IBAR)	0.723	17
Initial base assessment rate (basis points)	8.47	18
Unsecured debt adjustment (basis points) (Line 17 limited)	(0.72)	19
Base assessment rate after the unsecured debt adjustment (basis points)	7.75	20

V Depository Institution Debt Adjustment (DIDA)		
Long-term unsecured debt issued by another IDI (\$000)	0	21
Asset assessment base (\$000)	3,424,062	22
Assessment base exclusion per §327.17	125,215	23
(Long-term debt less 3% Tier 1 capital / (assessment base - exclusion)) * 50 bps	0.000	24
Base assessment rate after the unsecured debt adjustment (basis points)	7.75	25
Depository institution debt adjustment (basis points) (Line 24)	0.00	26
Base assessment rate after DIDA adjustment (basis points)	7.75	27

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

