

REPORT OF CONDITION DATA

12/31/2012

AMENDMENTS ¹

ASSESSMENT REPORTED DATA

<u>Schedule - Line Item</u>	<u>Description</u>		
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
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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 92 of 92 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

Guidelines for the FDIC Quarterly Certified Statement Invoice Period EY-2 ♦ Payment Date March 29, 2013

Payment Requirements - Payment is due **Friday, March 29, 2013**. 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 you owe more than \$99,000,000.00, you will receive multiple ACH debits that total your amount due. The debits will be in amounts of \$99,000,000.00 plus a debit for the incremental amount needed to total to your amount due. For example, if your amount due is \$358,000,000.00, you will receive three debits for \$99,000,000.00 each and one debit for \$61,000,000.00.
- If the ACH information on the invoice is incorrect, corrections must be submitted through *FDICconnect* by **Close of Business, Tuesday, March 26, 2013**. Your coordinator, or authorized user, should log in to *FDICconnect*, select Deposit Insurance Assessments, Assessment Actions, Update ACH Information, complete the ACH screen, check the certification box, and submit. For access to the Assessment Actions transaction, a coordinator can turn on the transaction by following the steps at [FDICconnect](#) and a user can request access from their coordinator.
- 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 a civil money penalty; see [FIL-43-2007](#).

Refund of Unused Prepaid Assessment Credits – Refunds will be issued on the **June 28, 2013** invoice.

- In June, your institution will owe the deposit insurance assessment for the first quarter of 2013 and your institution will be due any unused prepaid credit balance as shown on the Summary Statement of Assessment Credits in this invoice packet. (Please note, the unused prepaid credit balance shown on the enclosed invoice packet is subject to change if your institution files Call Report amendments changing the assessable base or FDIC multiplier for any of the previous 12 quarters.)
- The amount of your institution's deposit insurance assessment in June will be offset by the amount of credit due to your institution. Your institution will be billed or refunded the net difference on June 28, 2013, by ACH debit/(credit). If your institution is receiving a debit or credit of more than \$99,000,000.00, you will receive multiple debits or credits totaling the amount as described above in the **Payment Requirements** section.

Mergers - If your institution merged with another FDIC insured member in an unassisted transaction during the **first quarter of 2013**:

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 user. The survivor's coordinator or user will log in to *FDICconnect* as usual, select Deposit Insurance Assessments, Assessment Statements/Official Correspondence, and click the button "View Acquired Institution(s) List" to locate the needed invoice. For more assistance, see: [FDICconnect](#).

Payment by the Surviving Institution - continued

- 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. When calling, have the details of the merger available: bank names, certificate numbers, and merger date.

Transfer of Prepaid Assessment Credits to the Surviving Institution

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. The transferred balance will appear on the survivor's **June 28, 2013** invoice.

Upcoming March 31, 2013 Call Report for the Surviving Institution

The **March 31, 2013**, Call Report of the surviving institution should report average Assets and Tier One Capital for the quarter as if the merger(s) occurred on **January 1, 2013**. This way all the Assets and Tier One Capital for every day in the quarter will be included in the assessment base on the survivor's **June 28, 2013** invoice (which is based on the **March 31, 2013** Call Report figures and is payment for the **first quarter of 2013**). Please see the Call Report instructions for Schedule RC-O. All mergers are audited and a failure to file correctly results in a Call Report amendment to correct averages and a corresponding future invoice adjustment charge with late interest.

[Temporary Deposit Insurance Coverage Program under the Dodd-Frank Act](#) – this program expired on December 31, 2012.

[Contact Information](#) for Assessment matters, Risk Ratings, & the *FDICconnect* Helpdesk.