LINE

I. INSTITUTION INFORMATION

•			Assessment Period: Certificate Number: Invoice Number:	FN-2
			Payment Date:	9/30/2020
	ASSESSMENT BASE COMPUTATION			
	Average Consolidated Total Assets (from RC-O, Line	Item 4)		89,143,675,000
	Average Tangible Equity (from RC-O, Line Item 5)			8,549,125,000
	Total Allowable Deductions (from next page of invoi Total Assessment Base (Lines 1 - 2 - 3)	ce)		0 80,594,550,000
	Total Assessment Base (Lines 1 - 2 - 3)			80,594,550,000
	ASSESSMENT PAYMENT COMPUTATION			
	Quarterly Multiplier (see Rate Calculation sheets)			0.0001180
	Quarterly Payment Amount (Lines 4 x 5)			9,510,156.90
	PPP and MMLF Offset Amount (Total PPP and MML		xt page of invoice x Line 5)	99,374.53
	Prior Period Adjustments (see Section V below for de	etail)		0.00
	Late Payment Penalty			0.00
	Assessment Payment Due (Lines $6 - 7 + 8 + 9$)			9,410,782.37
	Net Credit Refund (see Summary Statement of Assess Net Assessment Payment Due (Lines 10 + 11)	sment Credits snee	et)	0.00 9,410,782.37
_	Net Assessment Payment Due (Lines 10 + 11)			9,410,782.37
	Account Number Account Type Insurance Period April 1, 2020 three Amount Due / (Credit) represents the amount to be c			
	Account Type Insurance Period April 1, 2020 three			9,410,782.37
	Account Type Insurance Period April 1, 2020 three Amount Due / (Credit) represents the amount to be c ADJUSTMENTS (Detail)	collected/(refunde	d) this quarter Amount Due / (Credit)	
	Account Type Insurance Period April 1, 2020 three Amount Due / (Credit) represents the amount to be c ADJUSTMENTS (Detail) Yransaction		d) this quarter	9,410,782.37 Interest Amount FDIC
	Account Type Insurance Period April 1, 2020 three Amount Due / (Credit) represents the amount to be c ADJUSTMENTS (Detail)	Assessment	d) this quarter Amount Due / (Credit) Adjustment Amount	Interest Amount
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	Account Type Insurance Period April 1, 2020 three Amount Due / (Credit) represents the amount to be c ADJUSTMENTS (Detail) Yransaction	Assessment	d) this quarter Amount Due / (Credit) Adjustment Amount	Interest Amount
	Account Type Insurance Period April 1, 2020 three Amount Due / (Credit) represents the amount to be c ADJUSTMENTS (Detail) Transaction Date Code Description	Assessment	d) this quarter Amount Due / (Credit) Adjustment Amount FDIC	Interest Amount FDIC
	Account Type Insurance Period April 1, 2020 three Amount Due / (Credit) represents the amount to be c ADJUSTMENTS (Detail) Yransaction	Assessment Period	d) this quarter Amount Due / (Credit) Adjustment Amount	Interest Amount

REPORT OF CONDITI	ION DATA		6/30/2020	AMENDMENTS ¹
ASSESSMENT REPOR	TED DATA		0/00/2020	
Schedule - Line Item	Description			
RC-O - 4	Average consolidated total assets	To Line 1 on first page	89,143,675,000	
RC-O - 5	Average tangible equity	To Line 2 on first page	8,549,125,000	
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 DEDUC				
Banker's bank deduction applied (Banker's bank deduction amoun up to banker's bank deduction limit) Custodial bank deduction applied (Custodial bank deduction		l	0	
			0	
mount up to custodial ba				
Total Allowable Deductions (Banker's bank deduction applied + Custodial bank deduction applied)		To Line 3 on first page	0	
PPP/MMLF OFFSET A	SSETS	-		
Schedule - Line Item	Description			
RC-M - 17b. Outstanding balance of Paycheck Protection Program (PPP)		ection Program (PPP) loans	842,157,000	
RC-M - 18b. Quarterly average amount of assets purchas Market Mutual Fund Liquidity Facility (MI				
	from "Total assets for the leverage rati RC-R, Part 1, item 30		0	
Total PPP and MMI F Δα	sets (RC-M - $17b + RC-M - 18b$)	Included in Line 7		
totar FFF and WIWELFAS	606 (AC M - 170 + AC-M - 100)	offset computation on first page	842,157,000	

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/i 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

Period FN-2

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 (Large Institution Scorecard)

Certificate Number

Period FN2

	Dates to which rate applies	2020-04-01 throug	gh 2020-06-30						LINE
I	CAMELS Ratings			-					
		Rating	Weight						
	Capital Adequacy	2 2	x 0.25	=	0.50				
	Asset Quality	3 2	x 0.20	=	0.60				
	Management	2 2	x 0.25	=	0.50				
	Earnings	2 2	x 0.10	=	0.20				
	Liquidity	2 2	x 0.10	=	0.20				
	Sensitivity	2 2	x 0.10] =	0.20				
	Weighted Average CAMELS	S Components Ratin		. –	2.200			Contribution	
		· · · · · · · · · · · · · · · · · · ·	0	L		Weigh	nt	to Score	
	Converted Weighted Averag	e CAMELS Compor	nents Rating		50.600	U	.30 =	15.180	1
			Risk	1				Contributions	
						XX7-:-1-4	4-		
			Measure		G	Weight		to	
п	Ability to Withstand Asse	et-Related Stres	Value		Score	Compon	ent	Component	
_	Tier 1 Leverage Ratio		10.706		32.771	x	.10 =	3.277	
	Concentration Measure		10.700	۰ –	100.000		0.10 =	35.000	
	Higher-Risk Assets		280.602	л —		^	=	35.000	
	0	Concentrations			100.000				
	Growth-Adjusted Portfolio		5.343		2.583			14 050	
	Core Earnings/Average Quarte	r-End Total Assets	0.575		71.250		.20 =		
	Credit Quality Measure			n	35.409	x (.35 =	12.393	
	Criticized and Classified It	ems	38.413		33.777			~	
	Underperforming Assets		13.658		35.409			Contribution	
	Sum of Contributions to Con	nponent			64.920	Weigh x ().50 =	to Score 32.460	2
III	Ability to Withstand Fun	ding-Related St	ress						
	Core Deposits / Total Liabili	ition	82.783	1	5.143	v (.60 =	3.086	
	Balance Sheet Liquidity Rati		70.345				0.80 =	29.264	
	Balance Sheet Elquidity Rati	10	/0.345		73.159	x	- 40 -	Contribution	
						Weigh	nt	to Score	
	Sum of Contributions to Con	nponent			32.349		.20 =	6.470	3
L									
IV	Fotal Performance Score	(Lines $1 + 2 + 3$)						54.110	4
VI	Potential Loss Severity								
	Potential Losses / Total Dom	nestic Deposits	6.542		23.364	x 1	.00 =	23.364	5
	Loss Severity Factor							0.892	6
VI	Assessment Rate Calcula	tion							
	Total Performance Score x L	oss Severity Factor	(Lines $4 \ge 6$)	1				48.266	7
	Adjustment to the Total Scor	re	(Enles Tx 0)	1				0.000	8
	Total Score ¹							48.266	9
				L L				-	-
	Initial Base Assessment Rate	\ /						6.29	10
	Unsecured Debt Adjustment			-				(1.57)	11
	Depository Institution Debt	0						0.00	12
	Increase/(Decrease) to Base	Rate Schedule ²]				0.00	13
	Assessment Rate	Annual (Basis Poi	ints) (Lines 10 + 11 +	12 + 13	5)			4.72	14
	1 sooosinelle ixate	Quarterly (Basis P		14 1.	/	91 of 91 da	avs	1.180	14
	L		ment Multiplier (Li	ne 15 x	0.0001)	71 01 71 U	iyo	0.0001180	15
		~uur teriy /155055		10 A				0.0001100	10

ASSESSMENT RATE CALCULATION (Large Institution Scorecard) PAGE2

Certificate Nu	mber
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Period FN2

Unsecured Debt Adjustment	
	1 021 044
Allowable long-term senior unsecured debt (\$000)	1,931,044
Allowable long-term subordinated debt (\$000)	782,741
Total allowable long-term debt (\$000)	2,713,785
Asset assessment base (\$000)	80,594,550
Assessment base exclusion per §327.17	842,157
(Total long-term debt / (assessment base - exclusion)) * (40 bp + IBAR)	1.568
Initial base assessment rate (basis points)	6.29
Unsecured debt adjustment (basis points) (Line 22 limited)	(1.57)
Base assessment rate after the unsecured debt adjustment (basis points)	4.72

VIII Depository Institution Debt Adjustment (DIDA)

Long-term unsecured debt issued by another IDI (\$000)
Asset assessment base (\$000)
Assessment base exclusion per §327.17
(Long-term debt less 3% Tier 1 capital / (assessment base - exclusion)) * 50 bps
Base assessment rate after the unsecured debt adjustment (basis points)
Depository institution debt adjustment (basis points) (Line 29)
Base assessment rate after DIDA adjustment (basis points)

0	26
594,550	27
842,157	28
0.000	29
4.72	30
0.00	31
4.72	32

80,5

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

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

FDIC 6420/07C (09-11)