

## OMB No. 3064-0057

## I. INSTITUTION INFORMATION

Assessment Period: FN-2  
Certificate Number:  
Invoice Number:  
**Payment Date: 9/30/2020**

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

Quarterly Multiplier (see Rate Calculation sheets)	0.0001180	5
Quarterly Payment Amount (Lines 4 x 5)	9,510,156.90	6
PPP and MMLF Offset Amount (Total PPP and MMLF Assets from next page of invoice x Line 5)	99,374.53	7
Prior Period Adjustments (see Section V below for detail)	0.00	8
Late Payment Penalty	0.00	9
Assessment Payment Due (Lines 6 - 7 + 8 + 9)	9,410,782.37	10
Net Credit Refund (see Summary Statement of Assessment Credits sheet)	0.00	11
Net Assessment Payment Due (Lines 10 + 11)	9,410,782.37	12

Routing Transit Number		
Account Number		
Account Type		
Insurance Period	<b>April 1, 2020 through June 30, 2020</b>	
<b>Amount Due / (Credit)</b> represents the amount to be collected/(refunded) this quarter		
	<b>Amount Due / (Credit)</b>	<b>9,410,782.37</b>

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<b>Transaction</b>	<b>Date</b>	<b>Code</b>	<b>Description</b>	<b>Assessment Period</b>	<b>Adjustment Amount FDIC</b>	<b>Interest Amount FDIC</b>
SUBTOTALS					0 . 00	0 . 00
TOTAL NET PRIOR PERIOD ADJUSTMENTS (including interest)						0 . 00

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## AMENDMENTS <sup>1</sup>

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

Included in Line 7  
offset computation on  
first page

## DATE \_\_\_\_\_

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

FN2

Dates to which rate applies 2020-04-01 through 2020-06-30

LINE

## I CAMELS Ratings

	Rating		Weight			
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	0.30 = 15.180
					Weight	Contribution to Score

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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	0.50 = 32.460
					Weight	Contribution to Score

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## III Ability to Withstand Funding-Related Stress

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	0.20 = 6.470
					Weight	Contribution to Score

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## IV Total Performance Score (Lines 1 + 2 + 3)

54.110

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## V Potential Loss Severity

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

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)		6.29	10
Unsecured Debt Adjustment		(1.57)	11
Depository Institution Debt Adjustment		0.00	12
Increase/(Decrease) to Base Rate Schedule <sup>2</sup>		0.00	13
Assessment Rate	Annual (Basis Points) (Lines 10 + 11 + 12 + 13)	4.72	14
	Quarterly (Basis Points) <sup>3</sup> 91 of 91 days	1.180	15
	Quarterly Assessment Multiplier (Line 15 x 0.0001)	0.0001180	16

**VII Unsecured Debt Adjustment**

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)	6.29	23
Unsecured debt adjustment (basis points) (Line 22 limited)	(1.57)	24
Base assessment rate after the unsecured debt adjustment (basis points)	4.72	25

**VIII Depository Institution Debt Adjustment (DIDA)**

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)	4.72	30
Depository institution debt adjustment (basis points) (Line 29)	0.00	31
Base assessment rate after DIDA adjustment (basis points)	4.72	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)