

**FEDERAL DEPOSIT INSURANCE CORPORATION
COMPUTATION OF BLENDED RATE**

This statement supports the multiplier reported on Line 5 for the enclosed "Quarterly Certified Statement Invoice for Deposit Insurance."
If you have any questions about the calculation pages, call (800) 759-6596 and select option 1
or email RRPSAdministrator@fdic.gov

NAME:

CERTIFICATE NUMBER:

Assessment Rate Summary Page

Start Date	End Date	CAMELS Composite	Number of Days	Annual Rate (b.p.)	Pro-rated Quarterly Rate (b.p.)	Quarterly Multiplier
07/01/20xx	08/02/20xx	2	33	5.78	0.518	0.0000518
08/03/20xx	09/30/20xx	2	59	5.63	0.903	0.0000903
Total			92	5.68	1.421	0.0001421

The annual rate total is not the summation of the individual annual rates. Rather, it is the pro-rated quarter rate total multiplied by four.

ASSESSMENT RATE CALCULATION

Certificate Number

Period **FG1**

Dates to which rate applies 20xx-07-01 through 20xx-08-02

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)

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III Assessment Rate Calculation

Uniform Amount					7.352	
Weighted Average CAMELS Components Rating	2.100	x	1.519	=	3.190	2
Sum of Contributions (Lines 1 + 2 + 3) ¹					6.467	3
Initial Base Assessment Rate (IBAR)					6.47	4
Unsecured Debt Adjustment					(0.69)	5
Depository Institution Debt Adjustment					0.00	6
Increase/(Decrease) to Base Rate Schedule ²					0.00	7
Assessment Rate	Annual (Basis Points) (Lines 5 + 6 + 7 + 8)				5.78	8
	Quarterly (Basis Points) ³ 33 of 92 days				0.518	9
	Quarterly Assessment Multiplier (Line 10 x 0.0001)				0.0000518	10
						11

ASSESSMENT RATE CALCULATION PAGE2

Certificate Number

Period **FG1**

IV Unsecured Debt Adjustment		
Allowable long-term senior unsecured debt (\$000)		51,095
Allowable long-term subordinated debt (\$000)		0
Total allowable long-term debt (\$000)		51,095
Asset assessment base (\$000)		3,424,062
(Total long-term debt / assessment base) * (40 bp + IBAR)		0.693
Initial base assessment rate (basis points)		6.47
Unsecured debt adjustment (basis points) (Line 16 limited)		(0.69)
Base assessment rate after the unsecured debt adjustment (basis points)		5.78

V Depository Institution Debt Adjustment (DIDA)		
Long-term unsecured debt issued by another IDI (\$000)		0
Asset assessment base (\$000)		3,424,062
(Long-term debt less 3% Tier 1 capital / assessment base) * 50 bps		0
Base assessment rate after the unsecured debt adjustment (basis points)		5.78
Depository institution debt adjustment (basis points) (Line 22)		0.00
Base assessment rate after DIDA adjustment (basis points)		5.78

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.

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ASSESSMENT RATE CALCULATION

Certificate Number

Period **FG1**

Dates to which rate applies 20xx-08-03 through 20xx-09-30

Pricing Methodology Established Small Institution

Capital Group Well Capitalized

Reported Risk Measure Value	Usable Risk Measure Value	Pricing Multiplier	Contributions to Base Rate
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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	2	x	0.10	=		0.50
Liquidity	2	x	0.10	=		0.20
Sensitivity	2	x	0.10	=		0.20
CAMELS Composite	2					

Weighted Average CAMELS Components Rating 2.000

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)

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III Assessment Rate Calculation

Uniform Amount						7.352	
Weighted Average CAMELS Components Rating	2.000	x	1.519	=		3.038	
Sum of Contributions (Lines 1 + 2 + 3) ¹						6.315	
Initial Base Assessment Rate (IBAR)						6.32	
Unsecured Debt Adjustment						(0.69)	
Depository Institution Debt Adjustment						0.00	
Increase/(Decrease) to Base Rate Schedule ²						0.00	
Assessment Rate	Annual (Basis Points) (Lines 5 + 6 + 7 + 8)					5.63	
	Quarterly (Basis Points) ³ 59 of 92 days					0.903	
	Quarterly Assessment Multiplier (Line 10 x 0.0001)					0.0000903	

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ASSESSMENT RATE CALCULATION PAGE2

Certificate Number

Period **FG1**

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)	0.693	16
Initial base assessment rate (basis points)	6.32	17
Unsecured debt adjustment (basis points) (Line 16 limited)	(0.69)	18
Base assessment rate after the unsecured debt adjustment (basis points)	5.63	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)	5.63	23
Depository institution debt adjustment (basis points) (Line 22)	0.00	24
Base assessment rate after DIDA adjustment (basis points)	5.63	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.

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