

FEDERAL DEPOSIT INSURANCE CORPORATION
 QUARTERLY CERTIFIED STATEMENT INVOICE

OMB No. 3064-0057

LINE

I. INSTITUTION INFORMATION

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

II. ASSESSMENT BASE COMPUTATION

Average Consolidated Total Assets (from RC-O, Line Item 4)	3,183,290,000	1
Average Tangible Equity (from RC-O, Line Item 5)	389,228,000	2
Total Allowable Deductions (from next page of invoice)	0	3
Total Assessment Base (Lines 1 - 2 - 3)	3,424,062,000	4

III. ASSESSMENT PAYMENT COMPUTATION

Quarterly Multiplier (see Rate Calculation sheets)	0.0001445	5
Quarterly Payment Amount (Lines 4 x 5)	494,776.96	6
PPP and MMLF Offset Amount (Total PPP and MMLF Assets from next page of invoice x Line 5)	18,093.57	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)	476,683.39	10
Net Credit Refund (see Summary Statement of Assessment Credits sheet)	0.00	11
Net Assessment Payment Due (Lines 10 + 11)	476,683.39	12

IV. PAYMENT INFORMATION AND AMOUNT DUE

Routing Transit Number		
Account Number		
Account Type		
Insurance Period	April 1, 2020 through June 30, 2020	
Amount Due / (Credit) represents the amount to be collected/(refunded) this quarter		
	Amount Due / (Credit)	476,683.39

V. ADJUSTMENTS (Detail)

<u>Transaction</u>	<u>Assessment</u>	<u>Adjustment Amount</u>	<u>Interest Amount</u>
<u>Date</u>	<u>Period</u>	<u>FDIC</u>	<u>FDIC</u>
<u>Code</u>			
<u>Description</u>			
SUBTOTALS		0.00	0.00
TOTAL NET PRIOR PERIOD ADJUSTMENTS (including interest)			0.00

REPORT OF CONDITION DATA

6/30/2020

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	
PPP/MMLF OFFSET ASSETS				
<u>Schedule - Line Item</u>	<u>Description</u>			
RC-M - 17b.	Outstanding balance of Paycheck Protection Program (PPP) loans		125,215,000	
RC-M - 18b.	Quarterly average amount of assets purchased under the Money Market Mutual Fund Liquidity Facility (MMLF) and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part 1, item 30		0	
Total PPP and MMLF Assets (RC-M - 17b + RC-M - 18b)		Included in Line 7 offset computation on first page	125,215,000	

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/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

Certificate Number

Period **FN2**

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

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			7.352	2		
Weighted Average CAMELS Components Rating	2.100	x	1.519	=	3.190	3
Sum of Contributions (Lines 1 + 2 + 3) ¹			6.467	4		
Initial Base Assessment Rate (IBAR)			6.47	5		
Unsecured Debt Adjustment			(0.69)	6		
Depository Institution Debt Adjustment			0.00	7		
Increase/(Decrease) to Base Rate Schedule ²			0.00	8		
Assessment Rate				9		
	Annual (Basis Points) (Lines 5 + 6 + 7 + 8)		5.78	9		
	Quarterly (Basis Points) ³	91 of 91 days	1.445	10		
	Quarterly Assessment Multiplier (Line 10 x 0.0001)		0.0001445	11		

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)	0.693	17
Initial base assessment rate (basis points)	6.47	18
Unsecured debt adjustment (basis points) (Line 17 limited)	(0.69)	19
Base assessment rate after the unsecured debt adjustment (basis points)	5.78	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)	5.78	25
Depository institution debt adjustment (basis points) (Line 24)	0.00	26
Base assessment rate after DIDA adjustment (basis points)	5.78	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