



**REPORT OF CONDITION DATA**

**ASSESSMENT REPORTED DATA**

| <u>Schedule - Line Item</u>   | <u>Description</u>   |   | <b>6/30/2021</b> | <b>AMENDMENTS <sup>1</sup></b> |
|---|--|---|------------------|--------------------------------|
| 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                |                                |
| <b>ALLOWABLE DEDUCTIONS</b>   |  |   |                  |                                |
| 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                |                                |
| <b>PPP/MMLF OFFSET ASSETS</b>   |  |   |                  |                                |
| <u>Schedule - Line Item</u>   | <u>Description</u>   |   |                  |                                |
| RC-M - 17b.   | Outstanding balance of Paycheck Protection Program (PPP) loans   |   | 842,157,000      |                                |
| 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 | 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/iinvoice.html>.

<sup>1</sup> 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 (Large Institution Scorecard)**

Certificate Number

Period **FP2**

Dates to which rate applies 2021-04-01 through 2021-06-30

LINE

| <b>I CAMELS Ratings</b>                             |        |   |        |                       |
|---|--------|---|--------|-----------------------|
|   | 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       |
|   |        |   |        | Contribution to Score |

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|   | Risk Measure Value |  | Score   |   | Weight to Component |                       | Contributions to Component |
|---|--------------------|--|---------|---|---------------------|-----------------------|----------------------------|
| <b>II Ability to Withstand Asset-Related Stress</b> |                    |  |         |   |                     |                       |                            |
| 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                     |
|   |                    |  |         |   |                     | Contribution to Score |                            |

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|  |        |  |        |   |      |                       |        |
|--|--------|--|--------|---|------|-----------------------|--------|
| <b>III Ability to Withstand Funding-Related Stress</b> |        |  |        |   |      |                       |        |
| 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  |
|  |        |  |        |   |      | Contribution to Score |        |

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|   |               |  |  |  |  |  |  |
|---|---------------|--|--|--|--|--|--|
| <b>IV Total Performance Score (Lines 1 + 2 + 3)</b> | <b>54.110</b> |  |  |  |  |  |  |
|---|---------------|--|--|--|--|--|--|

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| <b>V Potential Loss Severity</b>           |       |  |        |   |      |   |        |
|--|-------|--|--------|---|------|---|--------|
| Potential Losses / Total Domestic Deposits | 6.542 |  | 23.364 | x | 1.00 | = | 23.364 |
| Loss Severity Factor                       |       |  |        |   |      | = | 0.892  |

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| <b>VI Assessment Rate Calculation</b>                        |   |  |               |  |  |  |                  |
|--|---|--|---------------|--|--|--|------------------|
| Total Performance Score x Loss Severity Factor (Lines 4 x 6) |   |  |               |  |  |  | 48.266           |
| Adjustment to the Total Score                                |   |  |               |  |  |  | 0.000            |
| Total Score <sup>1</sup>                                     |   |  |               |  |  |  | 48.266           |
| Initial Base Assessment Rate (IBAR)                          |   |  |               |  |  |  | 6.29             |
| Unsecured Debt Adjustment                                    |   |  |               |  |  |  | (1.57)           |
| Depository Institution Debt Adjustment                       |   |  |               |  |  |  | 0.00             |
| Increase/(Decrease) to Base Rate Schedule <sup>2</sup>       |   |  |               |  |  |  | 0.00             |
| <b>Assessment Rate</b>                                       | Annual (Basis Points) (Lines 10 + 11 + 12 + 13)           |  |               |  |  |  | 4.72             |
|  | Quarterly (Basis Points) <sup>3</sup>                     |  | 91 of 91 days |  |  |  | 1.180            |
|  | <b>Quarterly Assessment Multiplier (Line 15 x 0.0001)</b> |  |               |  |  |  | <b>0.0001180</b> |

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| <b>VII Unsecured Debt Adjustment</b>                                    |            |    |
|---|------------|----|
| 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 |

| <b>VIII Depository Institution Debt Adjustment (DIDA)</b>                        |            |    |
|--|------------|----|
| 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)