LINE

#### I. INSTITUTION INFORMATION

# **INFORMATION ONLY**

Assessment Period: FV-1 Certificate Number: Invoice Number: Payment Date: 6/30/2024

II.	ASSESSMENT BASE COMPUTATION			
	Average Consolidated Total Assets (fro	m RC-O, Line Item 4)	3,813,290,000	1
	Average Tangible Equity (from RC-O,	Line Item 5)	389,228,000	2
	Total Allowable Deductions (from nex	t page of invoice)	0	3
	Total Assessment Base (Lines 1 - 2 - 3		3,424,062,000	4
III.	ASSESSMENT PAYMENT COMPUTAT	ON		]
	Quarterly Multiplier (see Rate Calculat	ion sheets)	0.0001938	5
	Quarterly Payment Amount (Lines 4 x	5)	663,583.22	6
	PPP and MMLF Offset Amount (Total	PPP and MMLF Assets from next page of invoice x Line 5)	24,266.67	7
	Prior Period Adjustments / Special Asse	essment (see Section V below for detail)	0.00	8
	Late Payment Penalty		0.00	9
	Assessment Payment Due (Lines 6 - 7	+ 8 + 9)	639,316.55	10
	Net Assessment Payment Due		639,316.55	11
IV.	PAYMENT INFORMATION AND AMOU Routing Transit Number Account Number Account Type	JNT DUE		
		uary 1, 2024 through March 31, 2024		

Amount Due / (Credit) represents the amount to be collected/(refunded) this quarter

Amount Due / (Credit)

13

639,316.55

### **ADJUSTMENTS (Detail)** V. Transaction Assessment **Adjustment Amount Interest Amount** Date Code **Description** Period FDIC FDIC 0.00 0.00 SUBTOTALS TOTAL NET PRIOR PERIOD ADJUSTMENTS (including interest) 0.00

## **INFORMATION ONLY**

#### **REPORT OF CONDITION DATA**

Period FV-1

#### ASSESSMENT REPORTED DATA

#### 3/31/2024

AMENDMENTS 1

ASSESSMENT REPOR	IED DATA	_		
Schedule - Line Item	<b>Description</b>			
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 DEDUC	TIONS			
Banker's bank deduction a	applied (Banker's bank deduction amount	0		
up to banker's bank deduction limit)			0	
Custodial bank deduction applied (Custodial bank deduction			0	
amount up to custodial bank deduction limit)			0	
Total Allowable Deductions (Banker's bank deduction applied +			0	
Custodial bank deduction applied) To Line 3 on first page			0	
PPP/MMLF OFFSET A	SSETS			
<u> Schedule - Line Item</u>	<b>Description</b>			
RC-M - 17b.	Outstanding balance of Paycheck Prote	ction Program (PPP) loans	125,215,000	
RC-M - 18b.	RC-M - 18b. Quarterly average amount of assets purchased under the Money Market Mutual Fund Liquidity Facility (MMLF) and excluded			
			0	
	from "Total assets for the leverage ratio		0	
	RC-R, Part 1, item 30			
Total PPP and MMLF As	sets (RC-M - 17b + RC-M - 18b)	Included in Line 7		
		offset computation on	125,215,000	
		•	120,210,000	
		first page		

#### 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.

<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

Certificate Number

Period FV1

Dates to which rate applies Pricing Methodology	2024-01-01 through 2024-03-31 Established Small Institution	Reported Risk Measure	Usable Risk Measure	Pricing Multiplier	Contributions to Base Rate	<u>LINE</u>
Capital Group	Well Capitalized	Value	Value			
I CAMELS Ratings Capital Adequacy Asset Quality Management Earnings Liquidity Sensitivity CAMELS Composite Weighted Average CAM	Rating       Weight         2 $x$ $0.25$ =         2 $x$ $0.20$ =         2 $x$ $0.25$ =         3 $x$ $0.10$ =         2 $x$ $0.10$ =         2 $x$ $0.10$ =         2 $x$ $0.10$ =         2 $x$ $0.10$ =		0.50 0.40 0.50 0.30 0.20 0.20			
II Financial Ratios						L T
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 an	d Leases / Gross Assets	0.213	0.213 x	0.942 =	= 0.201	
Other Real Estate Owned	ed / 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 C	ontributions to Assessment Rate				(4.075)	1
III Assessment Rate Calcı	ılation					
Uniform Amount					9.352	2
Weighted Average CAM	ELS Components Rating		2.100 x	1.519 =	= 3.190	3
Sum of Contributions (Li	nes $1 + 2 + 3$ ) <sup>1</sup>				8.467	4
Initial Base Assessment H	Rate (IBAR)				8.47	5
Unsecured Debt Adjustm					(0.72)	6
Depository Institution De					0.00	7
Increase/(Decrease) to Ba	-				0.00	8
Assessment Rate	Annual (Basis Points) (Lines 5 +	6 + 7 + 8)			7.75	9
Assessment Rate		,				
	Quarterly (Basis Points) <sup>3</sup> Quarterly Assessment Multiplic			91 of 91 days	1.938 0.0001938	10

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# **INFORMATION ONLY**

#### **ASSESSMENT RATE CALCULATION PAGE 2**

Certificate Number

Period FV1

Unsecured Debt Adjustment	
Allowable long-term senior unsecured debt (\$000)	49,195
Allowable long-term subordinated debt (\$000)	0
Total allowable long-term debt (\$000)	49,195
Asset assessment base (\$000)	3,424,062
Assessment base exclusion per §327.17	125,215
(Total long-term debt / (assessment base - exclusion)) * (40 bp + IBAR)	0.723
Initial base assessment rate (basis points)	8.47
Unsecured debt adjustment (basis points) (Line 17 limited)	(0.72)
Base assessment rate after the unsecured debt adjustment (basis points)	7.75

#### V

### 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 24)
Base assessment rate after DIDA adjustment (basis points)

0	21
3,424,062	22
125,215	23
0.000	24
7.75	25
0.00	26
7.75	27

<sup>1</sup> Sum of "Contributions" (Line 5) cannot be less than the minimum or more than the maximum base rate.

- <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

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