

## Large and Highly Complex Bank Total Score Adjustments In Effect for Each Period since Scorecard Implementation (2<sup>nd</sup> Quarter 2011)

| Assessment Period | Upward Adjustments |           |           | Downward Adjustments |           |           |
|-------------------|--------------------|-----------|-----------|----------------------|-----------|-----------|
|                   | 5 Points           | 10 Points | 15 Points | 5 Points             | 10 Points | 15 Points |
| 2nd Quarter 2011  | 0                  | 0         | 0         | 1                    | 0         | 0         |
| 3rd Quarter 2011  | 0                  | 0         | 0         | 0                    | 0         | 0         |
| 4th Quarter 2011  | 2                  | 0         | 0         | 0                    | 0         | 0         |
| 1st Quarter 2012  | 2                  | 0         | 0         | 0                    | 0         | 0         |
| 2nd Quarter 2012  | 1                  | 0         | 0         | 0                    | 1         | 0         |
| 3rd Quarter 2012  | 1                  | 0         | 0         | 0                    | 1         | 0         |
| 4th Quarter 2012  | 2                  | 0         | 0         | 0                    | 1         | 0         |
| 1st Quarter 2013  | 2                  | 0         | 0         | 1                    | 0         | 0         |
| 2nd Quarter 2013  | 2                  | 0         | 0         | 1                    | 0         | 0         |
| 3rd Quarter 2013  | 2                  | 0         | 0         | 1                    | 0         | 0         |
| 4th Quarter 2013  | 2                  | 0         | 0         | 1                    | 0         | 0         |
| 1st Quarter 2014  | 2                  | 0         | 0         | 1                    | 0         | 0         |
| 2nd Quarter 2014  | 4                  | 0         | 0         | 1                    | 0         | 0         |
| 3rd Quarter 2014  | 3                  | 0         | 0         | 1                    | 0         | 0         |
| 4th Quarter 2014  | 3                  | 0         | 0         | 1                    | 0         | 0         |
| 1st Quarter 2015  | 3                  | 0         | 0         | 1                    | 0         | 0         |
| 2nd Quarter 2015  | 3                  | 0         | 0         | 1                    | 0         | 0         |
| 3rd Quarter 2015  | 2                  | 0         | 0         | 1                    | 0         | 0         |
| 4th Quarter 2015  | 2                  | 0         | 0         | 1                    | 0         | 0         |
| 1st Quarter 2016  | 2                  | 0         | 0         | 1                    | 0         | 0         |
| 2nd Quarter 2016  | 2                  | 0         | 0         | 1                    | 0         | 0         |
| 3rd Quarter 2016  | 2                  | 0         | 0         | 1                    | 0         | 0         |
| 4th Quarter 2016  | 2                  | 0         | 0         | 0                    | 0         | 0         |
| 1st Quarter 2017  | 2                  | 0         | 0         | 0                    | 0         | 0         |
| 2nd Quarter 2017  | 2                  | 0         | 0         | 1                    | 0         | 0         |
| 3rd Quarter 2017  | 4                  | 0         | 0         | 1                    | 0         | 0         |
| 4th Quarter 2017  | 4                  | 0         | 0         | 1                    | 0         | 0         |
| 1st Quarter 2018  | 4                  | 0         | 0         | 1                    | 0         | 0         |
| 2nd Quarter 2018  | 4                  | 0         | 0         | 1                    | 0         | 0         |
| 3rd Quarter 2018  | 4                  | 0         | 0         | 1                    | 0         | 0         |
| 4th Quarter 2018  | 4                  | 0         | 0         | 1                    | 0         | 0         |