





# Assessment Rate Calculation (Risk Category I)

Certificate Number

Period **EV2**

Dates to which rate applies 2011-04-01 through 2011-06-30

Pricing Methodology Established Small Institution

Capital Group Well Capitalized

Risk Measure Value
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Pricing Multiplier
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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	3	x	0.10	=	0.30
Liquidity	2	x	0.10	=	0.20
Sensitivity	2	x	0.10	=	0.20

Weighted Average CAMELS Components Rating 2.100

## II Financial Ratios

Tier 1 Leverage Ratio	8.661		(0.056)		(0.485)
Loans Past Due 30-89 Days / Gross Assets	0.840	x	0.575	=	0.483
Nonperforming Assets / Gross Assets	1.395	x	1.074	=	1.498
Net Loan Charge-Offs / Gross Assets	1.251	x	1.210	=	1.514
Net Income before Taxes / Risk-Weighted Assets	(0.583)	x	(0.764)	=	0.445
Adjusted Brokered Deposit Ratio	0.000	x	0.065	=	0.000
Sum of Financial Ratio Contributions to Assessment Rate					3.455

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## III Assessment Rate Calculation

Uniform Amount			4.861		
Weighted Average CAMELS Components Rating	2.100	x	1.095	=	2.300
Sum of Contributions (Lines 1 + 2 + 3) <sup>1</sup>					10.616
Initial Base Assessment Rate					9.00
Unsecured Debt Adjustment					(0.73)
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 5 + 6 + 7 + 8)				8.27
	Quarterly (Basis Points) <sup>3</sup> <span style="float: right;">91 of 91 days</span>				2.068
	Quarterly Assessment Multiplier (Line 10 x 0.0001)				0.0002068

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<b>IV Unsecured Debt Adjustment</b>		
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)	0.731	16
Initial base assessment rate (basis points)	9.00	17
Unsecured debt adjustment (basis points) (Line 16 limited)	(0.73)	18
Base assessment rate after the unsecured debt adjustment (basis points)	8.27	19

<b>V Depository Institution Debt Adjustment (DIDA)</b>		
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)	8.27	23
Depository institution debt adjustment (basis points) (Line 22)	0.00	24
Base assessment rate after DIDA adjustment (basis points)	8.27	25

<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](mailto:RRPSAdministrator@fdic.gov)

# Summary Statement of Assessment Credits

Statement Date: **09/15/2011**

## I. INSTITUTION INFORMATION

Certificate Number:

Institution Name:

Address:

Assessment Period: **EV2 2Q-2011**

Invoice Number:

Payment Date: **09/30/2011**

Payment for: **April 1, 2011 - June 30, 2011**

## II. ASSESSMENT CREDITS

### Credit Transaction Summary:

Total Added	0.00
Total Deducted	(708,096.02)
<b>Net Change in Credits</b>	<b>(708,096.02)</b>

### Credit Balances:

Credit Program Code	Credit Program Name	Beginning Balance	Remaining Balance
100	One Time Assessment Credits	0.00	0.00
101	Prepaid Assessment Credits	16,286,867.43	15,578,771.41
<b>Total Credit Balance</b>		16,286,867.43	15,578,771.41

### Credit Transaction Activity:

Transaction Date	Assessment Period	Credit Program Code	Transaction Description	Deducted	Added	Remaining
	EV2 2Q-2011		Beginning Balance			16,286,867.43
09/01/2011	EV2 2Q-2011	101	Credit Applied -- Current Period (Page 1 of Invoice)	(708,096.02)		(708,096.02)
	EV2 2Q-2011		Remaining Balance			15,578,771.41

## **Guidelines for the FDIC Quarterly Certified Statement Invoice Period EV-2 ♦ Payment Date September 30, 2011**

**Payment Requirements** - Payment is due **Friday, September 30, 2011**. Payment must be by ACH as authorized on the invoice; payments by check will be returned.

- If your institution, or correspondent bank, has ACH filters in place, the filters should be set to accept the FDIC assessment debit.
- ACH debits are sometimes bundled together. A debit amount might need to be unbundled in order to identify the FDIC charge.
- If the ACH information on the invoice is incorrect, your authorized *FDICconnect* Coordinator or authorized user who has access to the Assessment Actions transaction should submit corrections by **COB, Tuesday, September 27, 2011**. ACH changes can be submitted only through *FDICconnect* using the Assessment Actions transaction. If you require assistance, please go to: <http://www.fdic.gov/deposit/insurance/assessments/fdicconnect.html>.
- Currently, only negative confirmation of payment is provided; that is, your institution is contacted if your ACH debit rejects. We will telephone your institution immediately upon notification of nonpayment. Any failure to make prompt payment can result in civil money penalties. See FIL-43-2007: <http://www.fdic.gov/news/news/financial/2007/fil07043.html>.

**Merger with another Institution** - If your institution merged with, or assumed the deposits of, another FDIC insured member in an unassisted transaction during the **third quarter of 2011**:

### **Payment by the Surviving Institution**

- Payment of the final invoice for an acquired institution is the responsibility of the surviving institution. The invoices of any acquired institutions will be available to the survivor's *FDICconnect* coordinator and/or authorized users. The steps for downloading acquired institution invoices are found at: <http://www.fdic.gov/deposit/insurance/assessments/fdicconnect.html>.
- The survivor's RTN and ACH account will be used to satisfy the payment for the survivor and any acquired institutions as listed on *FDICconnect*. The survivor is responsible for ensuring the accuracy of the ACH information on each invoice and ensuring that its authorized account is funded for the combined total of all invoices.
- The surviving institution should immediately contact the Assessments Section at 1-800-759-6596, Option 2, if an acquisition does not appear on the survivor's *FDICconnect* list of acquisitions. Have the details of the merger available: bank names, certificate numbers, and transaction date.

### **Transfer of Prepaid Assessment Credits**

- The surviving institution will receive any remaining prepaid credit balance belonging to an acquired institution. Assessments Staff will transfer the remaining balance at the beginning of the quarter following the merger and after the final invoice payment for the acquired institution has been received by the FDIC (see above). The transferred balance will appear on the survivor's **December 30, 2011** invoice.

### **Accounting Information**

- **FDIC:** The net FDIC amount is payment for the **second quarter of 2011** and the estimated amount of this payment should have been accrued (for those institutions on an accrual basis) as of **June 30, 2011**.
- **FICO:** The FICO amount does not represent a payment that covers a specific time period. Rather, it is a charge that must be expensed but not necessarily over any time period.

### **Accounting Information (continued)**

- **FDIC Prepayment Amount:** The prepayment credit remaining balance that appears on the Summary Statement of Assessment Credits in this invoice is the amount that should appear as your General Ledger balance for the prepaid asset as of **June 30, 2011**. This amount less an estimate of the **third quarter 2011** insurance premium should appear as your General Ledger balance as of **September 30, 2011**. For your future reference, if your institution has any unused prepaid assessment credit remaining after March 30, 2013, the unused balance will be refunded on the invoice payable on June 28, 2013.

### **New on this Invoice**

The new assessment base (using assets and tier one capital in the assessment calculation) and the new large bank pricing methodology appear for the first time on this invoice. The final rule was effective April 1, 2011, and affected reporting on the June 30, 2011, Call Report and TFR. The June Call Report and TFR were used to compute this invoice. For more information:

- See FIL-8-2011 (<http://www.fdic.gov/news/news/financial/2011/fil11008.html>) and the final rule attached to the FIL. The final rule, beginning on page 124, discusses the calculation of the new assessment base including the methods for averaging of assets.
- Go to: <http://www.fdic.gov/deposit/insurance/index.html> for **assessment rate calculators** using an asset base for small, large, and highly complex institutions. If you have questions regarding the calculators, please call the assessments hotline number below and select option 1.

### **FDICconnect**

Registration and approval of a new coordinator can take up to **3 days**. Please take this into account and recognize the need to maintain at least one current coordinator registration for your institution. Downloading invoices, changing ACH information, and transferring credits can only be done through *FDICconnect*. To contact the *FDICconnect* Helpdesk: email [FDICconnect@fdic.gov](mailto:FDICconnect@fdic.gov); or call 1-877-275-3342 (1-877-ASK-FDIC) and press 5 then 1 to get the Bankers menu, and press 2 then 5 to reach the *FDICconnect* Help Desk; or call direct to 703-516-1069.

### **For More Information**

Email [assessments@fdic.gov](mailto:assessments@fdic.gov) or call **1-800-759-6596** (8:30 a.m. - 4:30 p.m. Eastern Time) and select:

**Option 1** – for the Risk Category, Pricing, and Assessment Rate Calculator

**Option 2** – for the invoice, ACH payment, Credit application, or any other assessment matter.

Go to: <http://www.fdic.gov/deposit/insurance/assessments/index.html> for a comprehensive overview of assessments.