

## 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
1st Quarter 2019	3	0	0	1	0	0
2nd Quarter 2019	5	0	0	1	0	0
3rd Quarter 2019	5	0	0	1	0	0
4th Quarter 2019	6	0	0	1	0	0
1st Quarter 2020	6	0	0	1	0	0
2nd Quarter 2020	5	0	0	1	0	0

**NONPUBLIC//FDIC INTERNAL ONLY**

3rd Quarter 2020	4	0	0	1	0	0
4th Quarter 2020	4	0	0	1	0	0
1st Quarter 2021	4	0	0	1	0	0
2nd Quarter 2021	4	0	0	1	0	0
3rd Quarter 2021	4	0	0	1	0	0
4th Quarter 2021	3	0	0	1	0	0
1st Quarter 2022	5	0	0	2	0	0
2nd Quarter 2022	6	0	0	2	0	0
3rd Quarter 2022	7	0	0	2	0	0
4rd Quarter 2022	8	0	0	2	0	0
1st Quarter 2023	6	0	1	2	0	0
2nd Quarter 2023	6	1	1	2	0	0
3rd Quarter 2023	7	1	1	2	0	0
4th Quarter 2023	7	1	1	2	0	0
1st Quarter 2024	6	1	0	2	0	0
2nd Quarter 2024	6	1	0	3	0	0
3rd Quarter 2024	6	1	0	3	0	0
4th Quarter 2024	4	1	0	3	0	0
1st Quarter 2025	3	1	0	3	0	0