

REPORT OF CONDITION DATA

<u>Schedule</u>	<u>Line Item</u>	<u>Description</u>	12/31/2008	AMENDMENTS***
Quarter End Reported Deposits*				
RC-O / DI	1 / 510	Quarter End - Total Gross Deposits	To Line 1 on First Page	
			496,837,000	
RC-O / DI	2 / 520	Quarter End - Total Exclusions	To Line 2 on First Page	
			0	
RC-O / DI	3 / 530	Quarter End - Total Foreign Deposits		
			0	
Average Reported Deposits*				
RC-O / DI	4 / 540	Qtlly Avg - Total Gross Deposits	To Line 1 on First Page	
			0	
RC-O / DI	5 / 550	Qtlly Avg - Total Exclusions	To Line 2 on First Page	
			0	
RC-O / DI	6 / 560	Qtlly Avg - Total Foreign Deposits		
			0	
Transaction Account Guarantee Program** See Line 4 on First Page				
RC-O/DI	4a / 570	Amount of noninterest-bearing transaction accounts with balances > \$250k		
			2,600,000	
RC-O/DI	4b / 575	Number of noninterest-bearing transaction accounts with balances > \$250k		
			1	

* For institutions that report both quarter-end deposits and daily average deposits, the daily average amounts are used for the assessment base calculation.

** For TLGP TAGP participants only. The amount reported on Line 4 on the first page is equal to either RC-O 4a less (RC-O 4b x 250k) or DI 570 less (DI 575 x 250k).

CERTIFICATION

*** 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. 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 <http://www.fdic.gov/deposit/insurance/assessments/invoice.html>. In either case, please retain a copy of this invoice in your files for three years from the ACH payment date.

NAME _____ DATE _____

(Return to FDIC only if you are reporting amounts different from those printed on this invoice.)

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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

IF YOU HAVE QUESTIONS, PLEASE CALL (800)759-6596 (Option 2)
 OR E-MAIL YOUR QUESTIONS TO: ASSESSMENTS@FDIC.GOV

ASSESSMENT RATE CALCULATION (Risk Category I)

Certificate Number

Period **EQ2**

Dates to which rate applies 01/01/2009 through 03/31/2009

Pricing Methodology Financial Ratio Method

Risk
Measure
Value

Pricing
Multiplier

Contributions
to
Base Rate

LINE

Capital Group Well Capitalized

I CAMELS Ratings

	Rating		Weight		
Capital Adequacy	1	x	0.25	=	0.25
Asset Quality	1	x	0.2	=	0.2
Management	1	x	0.25	=	0.25
Earnings	1	x	0.1	=	0.1
Liquidity	2	x	0.1	=	0.2
Sensitivity	2	x	0.1	=	0.2

Weighted Average CAMELS Components Rating x =

1

II Financial Ratios

Tier 1 Leverage Ratio	10.792	x	(0.042)	=	(0.453)
Loans Past Due 30-89 Days/Gross Assets	0.205	x	0.372	=	0.076
Nonperforming Assets / Gross Assets	0.256	x	0.719	=	0.184
Net Loan Charge-Offs/Gross Assets	0.047	x	0.841	=	0.04
Net Income before Taxes/Risk-Weighted Assets	1.823	x	(0.42)	=	(0.766)

Sum of Financial Ratio Contributions to Assessment Rate

2

OR

or

III Long-Term Debt Issuer Rating

	Rating	Converted ¹
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Average Converted Long-Term Debt Issuer Rating x =

2

IV Assessment Rate Calculation

Uniform Amount	<input type="text" value="1.954"/>	3
Sum of "Contributions to Base Rate" (Lines 1 + 2 + 3)	<input type="text" value="1.675"/>	4
Sum of "Contributions" Adjusted for Minimum and Maximum Base Rate Schedule ²	<input type="text" value="2"/>	5
Increase/(Decrease) to Base Rate Schedule ³	<input type="text" value="3"/>	6
Risk Adjustment ⁴	<input type="text"/>	7
Assessment Rate	Annual (Basis Points) (Lines 5 + 6 + 7) ⁵	<input type="text" value="5"/>
	Quarterly (Basis Points) ⁶ 90 of 90 Days	<input type="text" value="1.25"/>
	Quarterly Assessment Multiplier (Line 8 x 0.0001)	<input type="text" value="0.000125"/>

8

9

- ¹ See http://www.fdic.gov/deposit/insurance/risk/2007_01/fr_risk.html for Long-Term Debt Issuer Ratings Conversion.
- ² Sum of "Contributions" (Line 4) cannot be less than the minimum or more than the maximum base rate.
- ³ This FDIC Board approved adjustment, applicable to all institutions, reflects the rate differential above or below the base rate schedule.
- ⁴ "Large" Risk Category I Institutions are subject to a potential risk rate adjustment of up to ± 0.5 basis points.
- ⁵ Well-capitalized de novo institutions without CAMELS ratings are charged an annual rate equal to the adjusted minimum rate plus one basis point.
- ⁶ 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.