

## How to Calculate Your 2011 Assessment – Commercial Banks

Question: Anytown Bank & Trust Company has \$280,320,000.00 in total assets. If the base rate for the assessment is \$1.41, how much does Anytown Bank & Trust Company pay?

1. Select the asset tier in Column A into which the institution falls. Anytown Bank & Trust Company would fall into Tier 5.

Column A	Column B	Column C	Column D	Column E	Column F
Tier	If assets are greater than:	But less than:	Pay the maximum amount from the previous tier:	Plus this percent of the base rate for those assets greater than the amount in Column B	Which is obtained by multiplying those assets greater than the amount in Column B by this amount
1	0	2,000,000	0	100.0%	0.0014100000
2	2,000,000	20,000,000	2,820	50.0%	0.0007050000
3	20,000,000	100,000,000	15,510	12.0%	0.00016920000
4	100,000,000	200,000,000	29,046	6.25%	0.00008812500
5	200,000,000	1,000,000,000	37,859	6.0%	0.00008460000
6	1,000,000,000	2,000,000,000	105,539	4.0%	0.00005640000
7	2,000,000,000	6,000,000,000	161,939	3.5%	0.00004935000
8	6,000,000,000	20,000,000,000	359,339	3.0%	0.00004230000
9	20,000,000,000	40,000,000,000	951,539	2.5%	0.00003525000
10	40,000,000,000	+	1,656,539	1.5%	0.00002115000

2. For those assets less than the amount in Column B, take the maximum assessment of the previous tier. For the example given, it would be \$37,859.
3. For those assets greater than the amount in Column B, multiply the amount that is greater by the figure in Column F. Example ( $\$80,320,000 \times 0.00008460000$ ) = \$6,795.
4. Add the amount in #2 to the product of #3. Example: ( $\$37,859 + \$6,795$ ).
5. Answer: The total assessment for Anytown Bank & Trust Company is \$44,654.

Note: The minimum assessment is \$5,000.