ANNUAL FEE SCHEDULE ASSESSMENT

STATE OF INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF BANKS, TRUST COMPANIES, SAVINGS BANKS, BUILDING & LOAN ASSOCIATIONS, AND INDUSTRIAL AUTHORITIES

EFFECTIVE JULY 1, 2011 THRU JUNE 30, 2012

IF THE AMOUNT OF TOTAL ASSETS IS:		THE FEE WILL BE:		
OVER	BUT NOT OVER	THIS AMOUNT	PLUS	OF EXCESS OVER
$ 0	$ 10,000M	5,150		
10,001M	15,000M	5,150	.254 per Thousand	10,000M
15,001M	25,000M	6,420	.114 per Thousand	15,000M
25,001M	50,000M	7,560	.08796 per Thousand	25,000M
50,001M	100,000M	9,759	.08106 per Thousand	50,000M
100,001M	500,000M	13,812	.0776 per Thousand	100,000M
500,001M	1,000,000M	44,852	.07566 per Thousand	500,000M
1,000,001M	3,000,000M	82,682	.056655 per Thousand	1,000,000M
3,000,001M	5,000,000M	195,992	.044427 per Thousand	3,000,000M
5,000,001M	10,000,000M	284,846	.0406888 per Thousand	5,000,000M
10,000,001M	20,000,000M	488,290	.0381278 per Thousand	10,000,000M
20,000,001M	40,000,000M	869,568	.0374745 per Thousand	20,000,000M
40,000,001M		1,619,058	.03492 per Thousand	40,000,000M

The annual bank fee is based on total bank assets as of December 31, 200X. An example of this tiered fee schedule would be if a bank has $112,000M in assets as of 12/31/XX, the fee would be $13,812 (amount for assets over $100,001M but not over $500,000M) + $931.20 (12,000M * $.0776 per thousand) for a total fee of $14,743.20.

If a financial institution receives a composite 3 rating at its most recent state or federal safety and soundness examination, the financial institution's annual fee shall be increased by 25%. If a financial institution receives a composite 4 or 5 rating at its most recent state or federal safety and soundness examination, the financial institution's annual fee shall be increased by 50%. This assessment shall be pro-rated on a quarterly basis. The increased supervisory assessment shall stay in effect until the quarter following the financial institution's receipt of a composite 1 or 2 rating at a state or federal safety and soundness examination.

Newly chartered and converted banks (thrift and national to state chartered) will be charged a percentage of their annual fee, as calculated above, based on the number of months that they are in existence as a state chartered institution during the fiscal year.

ANNUAL FEE SCHEDULE ASSESSMENT

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DIVISION OF BANKS, TRUST COMPANIES, SAVINGS BANKS, BUILDING & LOAN ASSOCIATIONS, AND INDUSTRIAL AUTHORITIES

EFFECTIVE JULY 1, 2011 THRU JUNE 30, 2012

TRUST DEPARTMENTS

IF THE AMOUNT OF TOTAL ASSETS IS:		THE FEE WILL BE:
OVER	BUT NOT OVER	THIS ASSESSMENT
$ 1	$2,000M	$ 800
2,001M	5,000M	1,500
5,001M	10,000M	2,000
10,001M	20,000M	3,000
20,001M	30,000M	4,000
30,001M	40,000M	5,000
40,001M	50,000M	6,000
50,001M	100,000M	8,500
100,001M	500,000M	11,000
500,001M	1,000,000M	21,000
1,000,001M		$21,000 plus $.0022 per thousand on Trust Assets over $1,000,000M

The annual trust department fee is based on total trust assets as of December 31, 200X. An example of this fee schedule would be if a trust department has $29,595M trust assets as of 12/31/XX, the fee would be $4,000. If a trust department had trust assets of $1,735,000M as of 12/31/XX, the fee would be $22,617.00 (21,000+(735,000 * .0022)). If a trust department has trust assets of $25,000,000M, the fee would be $73,800 (21,000 +(24,000,000 * .0022)).

ANNUAL FEE SCHEDULE ASSESSMENT

STATE OF INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF BANKS, TRUST COMPANIES, SAVINGS BANKS, BUILDING & LOAN ASSOCIATIONS, AND INDUSTRIAL AUTHORITIES

EFFECTIVE JULY 1, 2011 THRU JUNE 30, 2012

CORPORATE FIDUCIARY

IF THE AMOUNT OF TRUST ASSETS IS:		THE FEE WILL BE:		
OVER	BUT NOT OVER	THIS AMOUNT	PLUS	OF EXCESS OVER
$ 0	$ 20,000M	5,150		
20,001M	50,000M	5,150	.1578 per Thousand	20,000M
50,001M	100,000M	9,884	.09224 per Thousand	50,000M
100,001M	500,000M	14,496	.020495 per Thousand	100,000M
500,001M	1,000,000M	22,694	.010248 per Thousand	500,000M
1,000,001M	10,000,000M	27,818	.00204944444 per Thousand	1,000,000M
10,000,001M		46,263	.0017933069 per Thousand	10,000,000M

The annual corporate fiduciary fee is based on the market value of total trust assets under administration as of December 31, 200X. An example of this fee schedule would be if a corporate fiduciary has $329,595M trust assets under administration as of 12/31/XX, the fee would be, $14,496 (amount for assets over $100,001M but not over $500,000M) + $4,705.55 (229,595M * $.020495 per thousand) for a total fee of $19,201.55.

If a corporate fiduciary receives a composite 3 rating at its most recent state examination, the corporate fiduciary's annual fee shall be increased by 25%. If a corporate fiduciary receives a composite 4 or 5 rating at its most recent state examination, the corporate fiduciary's annual fee shall be increased by 50%. This assessment shall be pro-rated on a quarterly basis. The increased supervisory assessment shall stay in effect until the quarter following the corporate fiduciary's receipt of a composite 1 or 2 rating at a state examination.

APPLICATION AND NOTIFICATION FEE SCHEDULE

STATE OF INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF BANKS, TRUST COMPANIES, SAVINGS BANKS, BUILDING & LOAN ASSOCIATIONS, AND INDUSTRIAL AUTHORITIES

EFFECTIVE JULY 1, 2011 THRU JUNE 30, 2012

	BASIC FEES
FINANCIAL INSTITUTION FORMATION	
Interim Institution	$2,000.00
Full Service Institution	
Time of Submission of Application	$4,000.00
Upon Approval	$4,000.00
BANK HOLDING COMPANY	
Bank Holding Company Acquisition	$5,000.00
Bank Holding Company Acquisition (including Interim Bank & Merger)	$5,000.00
CHANGE OF CONTROL	$ 500.00
CONVERSIONS*	
National Bank to State Charter	$ 0.00
Federally Chartered S & L to Bank or Savings Bank	$ 0.00
Mutual Savings Bank to Stock Savings Bank	$ 0.00
State Chartered S & L to Bank or Savings Bank	$ 0.00
MUTUAL HOLDING COMPANY REORGANIZATION	$1,000.00
ESTABLISHMENT OF BRANCH	
Full Service Branch	$ 500.00
ESTABLISHMENT OF TRUST OFFICE	$ 500.00
RELOCATION OF MAIN OFFICE OR BRANCH	$ 500.00
BANK HOLDING COMPANY FORMATION	$1,000.00
MERGER	$1,000.00

FEE SCHEDULE CONTINUED

CONSOLIDATION	$1,000.00
VOLUNTARY DISSOLUTION**	
Time of Submission of Application	$2,500.00
ISSUANCE OF SUBORDINATED DEBT AS CAPITAL	$ 0.00
ESTABLISHMENT OF A NONQUALIFYING SUBSIDIARY	$1,000.00

ACTUAL EXPENSES

Actual expenses will be charged at $80.00 per hour or portion thereof for all personnel involved in processing, analyzing, or investigating an application which requires the approval of the Department. Actual expenses also include transcript preparation, Administrative Law Judge fees, and travel expenses for the Members of the Department and office personnel.

*Actual expenses associated with the conversion examination process will be capped at a maximum of $30,000.00.

**Financial institutions which are in the process of voluntary dissolution will not be charged an annual fee after the board resolution authorizing the dissolution has been approved by the department in accordance with IC 28-1-9-3.

Fees will not be imposed if an institution involved in an application is insolvent or is in imminent danger of becoming insolvent.