

Department of the Treasury

Thrift Bulletin

TB 48-26

Handbooks: **Thrift Activities**

Subject: **Assessments**



Section: 070

Assessments and Fees Under 12 CFR Part 502

Summary: TB 48-26 adjusts for inflation the savings association assessment rates charged by OTS under 12 CFR Part 502. This Bulletin supersedes TB 48-25, dated December 10, 2007. The fee schedules and savings and loan holding company assessment schedule in TB 48-21 remain in effect. This Bulletin is effective with the January 2009 savings association assessment and shall remain in effect until further notice.

For Further Information Contact: Your Regional Office or Financial Operations, Washington, DC. You may access this bulletin at our web site: www.ots.treas.gov.

Thrift Bulletin 48-26

The Office of Thrift Supervision imposes semiannual assessments on thrifts based on three components: the thrift's size, its condition, and the complexity of its portfolio under 12 CFR Part 502. Thrift Bulletin 48-26 adjusts the size component of the savings association rate schedule. These changes are effective for the January 2009 savings association assessment.

The marginal rates of OTS's savings association assessment schedule continue to be indexed to reflect inflation, as measured by the change in the Gross Domestic Product Implicit Price Deflator (GDPIPD) from June 2007 to June 2008. The GDPIPD adjustment is 2.0 percent for 2009. The index adjustment will apply only to the first \$18 billion in assets. The assessment schedule also reflects an increase in the lowest base assessment from \$2,265 to \$2,310.

—*Scott M. Polakoff*
Senior Deputy Director and COO

Attachment

Semi-annual Savings Association Assessment Schedule					
Size Component	If total assets (SC60) is:		The size component is:		
	Over:	But not over:	This amount:	Plus:	Of excess over:
	\$0	\$67 million	\$2,310	.00018928	\$0
	\$67 million	\$215 million	\$14,992	.00012627	\$67 million
	\$215 million	\$1 billion	\$33,680	.00010100	\$215 million
	\$1 billion	\$6.03 billion	\$112,965	.00008079	\$1 billion
	\$6.03 billion	\$18 billion	\$519,339	.00006931	\$6.03 billion
	\$18 billion	\$35 billion	\$1,348,980	.00004518	\$18 billion
\$35 billion		\$2,117,040	.00003388	\$35 billion	
Condition Component	If the composite rating is:		Then the condition component is:		
	1 or 2		Zero		
	3		50 percent of the size component		
	4 or 5		100 percent of the size component		
Complexity Component for non-trust assets	Complexity component category			Assessment rate	
	Principal amount of loans serviced for others (SI390), over \$1 billion, up to \$10 billion			.000010	
	Principal amount of loans serviced for others (SI390), over \$10 billion, up to \$200 billion			.000005	
	Principal amount of off-balance-sheet assets covered by recourse obligations or direct credit substitutes (CC455), over \$1 billion			.000030	
Complexity Component for trust assets	If the amount of assets in Columns A, B, or C is:		Column A	Column B	Column C
	Over	But not over	The assessment rate for Fiduciary Managed Assets (FS20) is:	The assessment rate for Fiduciary Non-Managed Assets (FS21) is:	The assessment rate for Custody and Safekeeping Assets (FS280) is:
	0	\$1 billion	.000015	.0000105	.000002
	\$1 billion	\$10 billion	.000005	.0000035	.000001
	\$10 billion	\$40 billion	.000001	.0000007	.00000025
	\$40 billion		.0000005	.00000035	.0000001