

Department of the Treasury

## Thrift Bulletin

**TB 48-24**Handbooks: **Examination**Subject: **Assessments****Section: 070****Assessments and Fees Under 12 CFR Part 502**

**Summary:** TB 48-24 adjusts for inflation the assessment rates for savings associations charged by OTS under 12 CFR Part 502 and establishes new assessment rates for the loans serviced for others complexity component. This Bulletin supersedes TB 48-23, dated December 8, 2005. 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 2007 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](http://www.ots.treas.gov).

*Thrift Bulletin 48-24*

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. 12 CFR Part 502. Today's Thrift Bulletin adjusts for inflation the savings association rate schedule for the size component of the assessment regulation and establishes new assessment rates for the loans serviced for others complexity component. The changes are effective for the January 2007 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 2005 to June 2006. The GDPIPD adjustment is 3.2 percent for 2007. As was the case each year since 2003, the indexation adjustment will apply only to the first \$18 billion in assets. The assessment schedule also reflects an increase in the lowest base assessment from \$2,137 to \$2,205.

For the loans serviced for others category of the complexity component, OTS has used two different assessment rates since 1998 to recognize economies of scale. The first rate applied to loans serviced for others over \$1 billion, up to \$10 billion. The second rate applied to loans serviced for others over \$10 billion. Today's Thrift Bulletin applies a new rate to loans serviced for others over \$200 billion. Based on OTS experience, which indicates that there are significant economies of scale at this level, OTS will assess a 0% rate on all loans serviced for others over \$200 billion. This, in effect, places an upper limit on the complexity component for loans serviced for others. OTS will review the new rates assessed for this category and will consider changes in the future as examination and supervisory costs change.

—Scott M. Polakoff  
Deputy Director

Attachment

<b>Semi-annual Savings Association Assessment Schedule</b>					
<b>Size Component</b>	<b>If total assets (SC60) is:</b>		<b>The size component is:</b>		
	<b>Over:</b>	<b>But not over:</b>	<b>This amount:</b>	<b>Plus:</b>	<b>Of excess over:</b>
	\$0	\$67 million	\$2,205	.00018069	\$0
	\$67 million	\$215 million	\$14,311	.00012054	\$67 million
	\$215 million	\$1 billion	\$32,151	.00009642	\$215 million
	\$1 billion	\$6.03 billion	\$107,841	.00007713	\$1 billion
	\$6.03 billion	\$18 billion	\$495,805	.00006616	\$6.03 billion
	\$18 billion	\$35 billion	\$1,287,740	.00004518	\$18 billion
\$35 billion		\$2,055,800	.00003388	\$35 billion	
<b>Condition Component</b>	<b>If the composite rating is:</b>		<b>Then the condition component is:</b>		
	1 or 2		Zero		
	3		50 percent of the size component		
	4 or 5		100 percent of the size component		
<b>Complexity Component for non-trust assets</b>	<b>Complexity component category</b>			<b>Assessment rate</b>	
	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	
<b>Complexity Component for trust assets</b>	<b>If the amount of assets in Columns A, B, or C is:</b>		<b>Column A</b>	<b>Column B</b>	<b>Column C</b>
	<b>Over</b>	<b>But not over</b>	<b>The assessment rate for Fiduciary Managed Assets (FS20) is:</b>	<b>The assessment rate for Fiduciary Non-Managed Assets (FS21) is:</b>	<b>The assessment rate for Custody and Safekeeping Assets (FS280) is:</b>
	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