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Comptroller of the Currency
Administrator, National Bank
US Department of the Treasury

OCC 2011-46

**Subject: Notice of Comptroller of the Currency
Fees for Year 2012
Date: December 1, 2011**

**To: Chief Executive Officers of All National
Banks, Federal Savings Associations, Federal
Branches and Agencies, Department and
Division Heads, and All Examining Personnel**

Description: Year 2012 Fee Structure

The purpose of this issuance is to inform all national banks, federal savings associations, and federal branches and agencies of fees charged by the Office of the Comptroller of the Currency (OCC) for year 2012. This bulletin is effective January 1, 2012.

SEMIANNUAL ASSESSMENT

Outdated: Any attachments to this document are rescinded only as they relate to national banks and federal savings associations.

Reference:

- 12 CFR 8, "Assessment of Fees"
- Thrift Bulletin, TB 48-29, Assessment and Fees Under 12 CFR Part 502, "Semi-Annual Savings Association Assessment Schedule," dated [12/1/11]

2012 Assessment Schedule

Effective date (January 1, 2012):

- Assessments are due March 31 and September 30 based on call and thrift financial report information as of December 31 and June 30, respectively. All federal savings associations are required to submit call reports effective March 31. The assessments cover the six-month periods beginning on January 1 and July 1, respectively. For example, the assessment due March 31 covers the period January 1 through June 30.
- The marginal rates of the OCC's general assessment schedule continue to be indexed to reflect inflation as measured by the Gross Domestic Product Implicit Price Deflator (GDIPIPD) for the previous June-to-June period. The GDIPIPD adjustment is 2.0 percent for 2012. The indexation adjustment will apply to the first \$20 billion in assets of a national bank or a federal savings association.
- Fees assessed on independent trust banks and on independent credit card banks have been adjusted for inflation as well.
- The OCC will calculate the assessment fee due and draft the fee amount on March 31 and September 30. The OCC will provide seven business days' notice of the amount that will be drafted from an institution's designated account. The institution is responsible for ensuring that the account is funded properly on the due dates.
- The OCC will base a federal savings association's assessment for this cycle on either the OCC's assessment regulation (as amended to include federal savings associations) or the former Office of Thrift Supervision assessment structure,¹ whichever yields the lower assessment for that savings association. After the March 2012 assessment, all national banks and federal savings associations will be assessed using the OCC's assessment structure.
- The OCC will continue to charge interest on all payments received after the due date. The interest rate charged will be the U.S. Treasury Department's current value of funds rate published quarterly in the *Federal Register*.

- National banks and federal savings associations that leave the national banking system on or before December 31, 2011, or June 30, 2012, will not be subject to the semi-annual assessment for the period beginning January 1 or July 1, respectively. Only those institutions leaving the national banking system prior to the close of business on those dates avoid paying the semi-annual assessment for the period beginning January 1 or July 1, as applicable.

The OCC's assessment schedule continues to include a surcharge for banks and federal savings associations that require increased supervisory resources. The surcharge ensures that fees reflect the increased cost of supervision that applies to those national banks, federal savings associations, and federal branches and agencies of foreign banks rated 3, 4, or 5 under the uniform financial institution rating system, or the risk management, operational controls, compliance, and asset quality rating system as of the relevant date (i.e., December 31, 2011, or June 30, 2012). The surcharge is to be applied to all components of an institution's assessment, including book assets, assets under management (for independent trust banks), and receivables attributable (for independent credit card banks). National banks, federal savings associations, and federal branches and agencies of foreign banks subject to the surcharge calculate the surcharge by multiplying the sum of the general assessment (based on the institution's book assets up to \$20 billion) plus the independent trust bank assessment or the independent credit card bank assessment, if by 50 percent for 3-rated institutions and 100 percent for 4- and 5-rated institutions.

The OCC will continue to reduce the assessment of nonlead national banks and federal savings associations by 12 percent. A nonlead institution, for this purpose, is a national bank, federal savings association, or federal branch or agency that is not the largest national bank, federal savings association, or federal branch or agency based on total assets controlled by a company owning two or more national banks, federal savings associations, or federal branches or agencies. Nonlead national banks or federal savings associations within any company should multiply their calculated general assessment by 88 percent to recognize the nonlead discount. The 12 percent discount does not apply to the independent trust bank assessment or the independent credit card bank assessment, given that independent trust banks and independent credit card banks, by definition, are affiliated with full-service national banks or federal savings associations.

Each national bank, federal savings association, and federal branch or agency pays the general assessment fee. Independent trust banks pay the general assessment fee and the independent trust bank assessment. Independent credit card banks pay the general assessment fee and the independent credit card bank assessment. Assessments will be calculated using the schedules below and then adjusted for the nonlead discount and/or condition surcharge.

General Assessment Fee Schedule

If the amount of total balance sheet assets (consolidated domestic and foreign subsidiaries) is: (millions)		The Semiannual Assessment will be:			
Over	But Not Over	This Amount	Plus	Of Excess Over (millions)	
\$ 0	\$ 2	\$ 5,817	0.000000000	\$ 0	
2	20	5,817	0.000229555	2	
20	100	9,948	0.000183644	20	
100	200	24,639	0.000119364	100	

200	1,000	36,575	0.000101001	200
1,000	2,000	117,375	0.000082638	1,000
2,000	6,000	200,013	0.000073456	2,000
6,000	20,000	493,837	0.000062503	6,000
20,000	40,000	1,368,865	0.000047883	20,000
40,000	250,000	2,326,525	0.000032675	40,000
250,000		9,188,275	0.000032348	250,000

Independent Trust Bank Semiannual Assessment Schedule

If the total amount of fiduciary and related assets is: (millions)		The Independent Trust Bank Semiannual Assessment will be:		
Over	But Not Over	Assessment Amount	Plus	Of Excess Over (millions)
\$ 0	\$ 1,000	\$ 22,111	0.000000000	\$ 0
1,000	10,000	22,111	0.000004407	1,000
10,000	100,000	61,774	0.000000736	10,000
100,000		128,014	0.000004407	100,000

Independent Credit Card Bank Semiannual Assessment Schedule

If the bank's total off-balance-sheet receivables attributable are: (millions)		The Independent Credit Card Bank Semiannual Assessment will be:
Over	But Not Over	Assessment Amount
\$ 0	\$ 100	\$ 47,138
100	1,000	70,428
1,000	5,000	94,282
5,000		117,590

HOURLY RATE FOR EXAMINATIONS AND INVESTIGATIONS

Reference: 12 CFR 8.6

Effective date: Examinations and investigations subject to the fee beginning after January 1, 2003.

Rate: \$110 per hour to recover the cost of conducting special examinations and investigations described in 12 CFR 8.6. Examinations of the fiduciary activities of national banks and related entities under 12 CFR 8.6(a)(1) are generally not subject to hourly rates.

LICENSING FEES

Reference: 12 CFR 5.5

All licensing fees have been suspended for calendar year 2012. This change was effective January 1, 2008, for calendar year 2008 and will continue to be in effect through calendar year 2012.

PUBLICATIONS

The OCC has a number of print-based publications available at no charge. These also are available electronically on the OCC's Web site. The list of available publications is attached.

Other items, including news releases, issuances (such as bulletins, advisories, and alerts), and other materials may be downloaded at no charge from the agency's Web site [www.occ.gov]. For your convenience, the site contains a search engine to locate materials by subject.

MISCELLANEOUS FEES

Prepayment is *required* for bank histories and certification.

Bank history for single bank:	
• Less than 50 years	\$ 50.00
• Fifty years or more	\$ 125.00

Bank histories are provided to determine the successor to an inactive national bank or federal savings association. They include corporate transactions such as name changes, mergers, closings, and the current address of the successor institution, if available.

Certificates relating to licensing bank activities:	\$ 100.00
• Title changes	
• Mergers	
• Articles of association	
• Declaration of insolvency	

• Charter	
• Corporate existence	
• Fiduciary powers	

Certificate of Authenticity (12 CFR 4)	\$ 100.00
Copies of certificates	\$ 10.00
Freedom of Information Act and Privacy Act requests:	
• Search and review	\$ 35.00 an hour
• Photocopying	\$ 0.20 a page
Examination reports:	
• Initial copy	Free
• Additional copies—each	\$ 10.00
• Special requests—each	\$ 50.00

Thomas R. Bloom
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and Chief Financial Officer

¹ Based on Thrift Bulletin TB 48-29, adjusted for an inflation factor of 2.1 percent.

Related Links

- [OCC Publications List](#)
- [Safety and Soundness](#)
- [Compliance](#)
- [Asset Management](#)
- [Comptroller's Licensing Manual](#)
- [Publication Order Form](#)
- [Thrift Bulletin TB 48-29](#), "Assessment and Fees Under 12 CFR Part 502" [semi-annual savings

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