**Justification for Nonmaterial Change**

**Lending Limits**

**12 CFR 32**

**OMB Control No. 1557-0221**

 The Office of the Comptroller of the Currency (OCC) amended its regulation governing lending limits for national banks to consolidate the lending limit rules applicable to national banks and savings associations and remove its separate regulation governing lending limits for savings associations. As a result, the OCC is making a nonmaterial change to this collection to increase the number of respondents to include savings associations.

Current Burden:

40 respondents x 1 response = 40 responses

40 responses x 26 burden hours = 1,040 burden hours

 Revised Burden:

 57 respondents x 1 response = 57 responses

 57 responses x 26 burden hours = 1,482 burden hours

 Difference:

 +17 respondents; +17 responses = +442 burden hours