

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