

**Supporting Statement**  
**OMB Control No. 1557-0223**  
**Assessment of Fees – 12 CFR Part 8**

Justification

1. Circumstances that make the collection necessary:

The Office of the Comptroller of the Currency (OCC) is authorized by the National Bank Act (for national banks) and the Home Owners Loan Act (for Federal savings associations) to collect assessments, fees, or other charges as necessary or appropriate to carry out the responsibilities of the OCC. 12 U.S.C. 482 and 1467(a), respectively. The statutes require that the OCC's charges be set appropriately to meet the OCC's expenses in carrying out authorized activities. The OCC, under part 8, currently assesses national banks, Federal branches and agencies, and Federal savings associations according to a formula based on factors related to the cost of our supervision, including a bank or Federal savings association's size, condition, and whether it is the "lead" bank or "non-lead" bank among national banks in a holding company or the "lead" or "non-lead" Federal savings association among Federal savings associations in a savings and loan holding company.

The OCC's regulations distinguish independent credit card banks and independent credit card Federal savings associations chartered by the OCC from other national banks and Federal savings associations. Independent credit card banks and independent credit card Federal savings associations are national banks or Federal savings associations that primarily engage in credit card operations and are not affiliated with a full-service national bank or Federal savings association. Many independent credit card banks and independent credit card Federal savings associations sell or securitize their receivables, thereby removing those assets from their books. Independent credit card banks and independent credit card Federal savings associations pay an additional assessment based on receivables attributable to accounts owned by the bank or Federal savings association. The OCC needs the information covered by this request to determine the accuracy of each bank or Federal savings association's assessment computation. To implement the assessment, the OCC collects receivables-attributable data from independent credit card banks and independent credit card Federal savings associations. "Receivables attributable" are the total amount of outstanding balances due on credit card accounts owned by an independent credit card bank or independent credit card Federal savings associations (the receivables attributable to those accounts) on the last day of an assessment period.

2. Use of the information:

The OCC will use the information to verify the accuracy of each bank's assessment computation to adjust the assessment rate for independent credit card banks and independent credit card Federal savings associations over time.

3. Consideration of the use of improved information technology:

Banks and Federal savings associations are invited to propose the use of any existing technology appropriate for preparing and submitting the information.

4. Efforts to identify duplication:

The information collected is unique. Independent credit card banks and independent credit card Federal savings associations maintain this type of information for other business reasons. Therefore, the information is readily available to these banks for purposes of calculating their assessment.

5. Methods used to minimize burden if the collection has a significant impact on small business or other small entities:

This information collection does not have a significant impact on a substantial number of small entities.

6. Consequences to the Federal program if the collection were not conducted or conducted less frequently:

The information collection is the minimum necessary to allow the OCC to assess these banks and Federal savings associations and to monitor and adjust the level of assessments over time.

7. Special circumstances necessitating collection inconsistent with the guidelines in 5 CFR 1320.6:

The collection is consistent with 5 CFR 1320.6.

8. Efforts to consult with persons outside the agency:

On September 25, 2013 the OCC published a 60-day notice on the extension of OMB approval of the information collection (78 FR 59096). The OCC received no comments.

9. Payment to respondents:

None.

10. Any assurance of confidentiality:

No assurance of confidentiality is given.

11. Justification for questions of a sensitive nature:

There are no questions of a sensitive nature.

12. Burden estimate:

The OCC estimates the burden as follows:

9 respondents @ 2 respondents per year = 18 responses  
18 responses @ 1 hour = 18 burden hours

The OCC estimates the cost of the hour burden to respondents as follows:

Clerical:  $100\% \times 18 @ \$20 = \$360$   
Total Cost to Respondents = \$360

13. Estimate of annualized cost to respondents:

None.

14. Estimate of annualized cost to the Federal government:

None.

15. Changes in burden:

Prior Burden: 15 respondents; 30 burden hours  
Current Burden: 9 respondents; 18 burden hours  
Difference: - 6 respondents; -12 burden hours

The decrease in burden is due to the availability of more accurate burden estimates.

16. Information regarding collections whose results are planned to be published for statistical use:

The OCC has no plans to publish the data for statistical purposes.

17. Approval to not display expiration date of OMB approval:

Not applicable.

18. Exceptions to certification statement:

None.

B. Collections of Information Employing Statistical Methods

Not applicable.