

SUPPORTING STATEMENT
Assessments Thresholds, Rate Schedules, and Adjustments
(OMB Control No. 3064-NEW)

INTRODUCTION

The Federal Deposit Insurance Corporation (FDIC) is requesting approval from the Office of Management and Budget (OMB) to establish a new information collection contained in a notice of proposed rulemaking on “Assessments Thresholds, Rate Schedules, and Adjustments.” The proposed rule seeks to impose new reporting requirements under the Paperwork Reduction Act (PRA).¹ As a result, the FDIC is requesting approval from the OMB and asks that the OMB assign an OMB control number.

A. JUSTIFICATION

1. Circumstances that make the collection necessary:

The FDIC is issuing this notice of proposed rulemaking (proposed rule) to update the \$10 billion asset threshold in the definitions of small and large institutions to \$30 billion and adjust the threshold every four years to reflect inflation, pursuant to a pre-determined indexing methodology; decrease initial base deposit insurance assessment rate schedules by 2 basis points for small institutions and by 1 basis point for large and highly complex institutions; provide a downward resolution readiness adjustment to assessment rates for large and highly complex institutions, including 0.5 basis points for passing virtual data room testing and 0.5 basis points for providing prescribed data access; and remove obsolete provisions.

2. Use of the information:

Among other things, the proposal would provide a downward resolution readiness adjustment to assessment rates for large and highly complex institutions, including 0.5 basis points for passing virtual data room testing and 0.5 basis points for providing the prescribed data access.

The FDIC is requesting approval to collect information from entities that wish to participate in the resolution readiness adjustment. This includes information to notify the FDIC of a large or highly complex financial institution’s election to participate on the resolution readiness adjustment, information relating to the virtual data room capabilities test, information relating to the data access capabilities test, and a notice of any material change.

3. Consideration of the use of improved information technology:

Respondents may use technology to the extent feasible and/or desirable or appropriate.

¹ 44 U.S.C. 3501 *et seq.*

4. Effort to identify duplication:

No other federal law mandates these requirements and therefore the reporting requirements are not otherwise duplicated.

5. Methods used to minimize burden if the collection has a significant impact on a substantial number of small entities:

The FDIC believes the proposed rule is unlikely to have a significant economic impact on a substantial number of small entities.

Generally, the FDIC considers a significant economic impact to be a quantified effect in excess of 5 percent of total annual salaries and benefits or 2.5 percent of total noninterest expenses.

Certain types of rules, such as rules relating to rates, corporate or financial structures, or practices relating to such rates or structures, are expressly excluded from the definition of “rule” for purposes of the Regulatory Flexibility Act (RFA).² Because the proposed rule relates directly to the assessment rates imposed on insured depository institutions for deposit insurance and to the deposit insurance assessment system that determines each bank’s assessment rate, the proposed rule is not subject to RFA. Nonetheless, the FDIC is voluntarily presenting the following information.

As noted above, the FDIC is proposing several revisions to its risk-based deposit insurance assessment framework. The FDIC is proposing to: (1) update definitions of small and large institutions;³ (2) decrease initial base assessment rate schedules by 2 basis points for small institutions and by 1 basis point for large and highly complex institutions; (3) and provide a downward adjustment of up to 1 basis point for large and highly complex institutions based on their election to participate in the virtual data room testing and data access exercise. In addition, the FDIC is proposing to make certain technical amendments to the assessment regulations to remove obsolete provisions.

As of December 31, 2025, the FDIC insured 4,345 institutions,⁴ of which 2,996 were “small entities” for purposes of RFA. The proposed 2 basis point reduction in initial base assessment rate schedules for small institutions is the only aspect of the proposed rule that would affect small entities, because no small entities have over \$10 billion in assets, and no small entities are large or highly complex institutions. All small entities would see a 2 basis point reduction in their initial base assessment rate. Based on Call Report data as of December 31, 2025, the FDIC estimates that

² 5 U.S.C. 601.

³ Note that the definition of small institution at 12 CFR 327.8(e) encompasses all “small entities”, as defined by the RFA.

⁴ Analysis is based on data from the Call Report for the reporting period that ended December 31, 2025, reported as of February 16, 2026.

only two small entities would experience reduced assessment costs in excess of 5 percent of total annual salaries and benefits or 2.5 percent of total noninterest expenses. Thus, the proposed 2 basis point assessment reduction is unlikely to result in a significant impact on a substantial number of small entities.

6. Consequences to the Federal program if the collection were conducted less frequently:

The FDIC, under its general rulemaking authority in section 9 of the FDI Act, and its specific authority under section 7 of the FDI Act to set assessments and establish a risk-based assessment system,⁵ is proposing to make several revisions to the deposit insurance assessment regulations, including to: (1) update the \$10 billion asset threshold in the definitions of small and large institutions to \$30 billion and adjust the threshold every four years to reflect inflation, pursuant to a pre-determined indexing methodology; (2) decrease initial base assessment rate schedules by 2 basis points for all small institutions, including new small institutions and insured branches of foreign banks, and by 1 basis point for large and highly complex institutions; and (3) provide a downward resolution readiness adjustment to assessment rates for large and highly complex institutions electing to participate, including 0.5 basis points for passing voluntary virtual data room testing and 0.5 basis points for providing prescribed data access. In addition, the FDIC is proposing to make certain technical amendments to the assessment regulations to remove obsolete provisions. This collection is necessary to implement these changes.

7. Special circumstances necessitating collection inconsistent with 5 CFR 1320.5(d)(2):

None. This information collection is conducted in accordance with the guidelines in 5 CFR 1320.5(d)(2).

8. Efforts to consult with persons outside the agency:

On June 30, 2026, the FDIC issued a Notice of Proposed Rulemaking in the Federal Register (91 FR 39794) seeking comment on the requirements under the PRA. The FDIC will consider any received during the comment when finalizing the Rule.

9. Payment or gift to respondents:

None.

10. Any assurance of confidentiality:

Information collected is kept private to the extent allowed by law. All required records are subject to the confidentiality requirements of the Privacy Act. In addition, any information deemed to be of a confidential nature is exempt from public disclosure in accordance with the provisions of the Freedom of Information Act (5 U.S.C. 552).

⁵ See 12 U.S.C. 1817 and 1819 (Tenth).

11. Justification for questions of a sensitive nature:

No questions of a sensitive nature are included in the collection.

12. Estimate of Hour Burden:

The proposal would provide a downward resolution readiness adjustment to assessment rates for large and highly complex institutions, including 0.5 basis points for passing virtual data room testing and 0.5 basis points for providing the prescribed data access. The information collection requirements in the proposed rule are as follows:

Section 327.18(d) would allow a large or highly complex financial institution to submit to the FDIC a notice of election to participate in the resolution readiness adjustment.

Section 327.18(e) would allow a large or highly complex financial institution to submit to the FDIC information relating to the virtual data room capabilities test.

Section 327.18(f) would allow a large or highly complex financial institution to submit to the FDIC information relating to the data access capabilities test.

Section 327.18(f)(3)(i) would allow a large or highly complex financial institution to submit to the FDIC information relating to a material change notice.

FDIC's estimated burden for the respondents for complying with the collection of information is 3,893 hours.

Table 1. Summary of Estimated Annual Burden (OMB No. 3064-NEW)					
Information Collection (IC) (Obligation to Respond)	Type of Burden (Frequency of Response)	Number of Respondents	Annual Number of Responses per Respondent	Time per Response (HH:MM)	Annual Burden (Hours)
1. Election for resolution readiness adjustment, 12 CFR 327.18(d) (Required to Obtain	Reporting (On Occasion)	56	.333	8:00	152

or Retain a Benefit)					
2. Virtual data room capabilities test, 12 CFR 327.18(e) (Required to Obtain or Retain a Benefit)	Reporting (On Occasion)	56	.333	109:00	2,027
3. Data access capabilities, 12 CFR 327.18(f) (Required to Obtain or Retain a Benefit)	Reporting (On Occasion)	42	.333	119:00	1,666
4. Material change notice, 12 CFR 327.18 (f) (3)(i) (Required to Obtain or Retain a Benefit)	Reporting (On Occasion)	1	1	4:00	4

Total Annual Burden (Hours): 3,893

Note: The estimated annual information collection time burden is the product, rounded to the nearest hour, of the estimated annual number of responses and the estimated time per response for a given IC. The estimated annual number of responses is the product, rounded to the nearest whole number, of the estimated annual number of respondents and the estimated annual number of responses per respondent. This methodology ensures the estimated annual burdens in the table are consistent with the values recorded in OMB's consolidated information system.

Table 2. Summary of Hourly Burden Cost Estimate (OMB No. 3064-NEW)

Information Collection (IC) (Obligation to Respond)	Hourly Weight (%)	Percentage Shares of Hours Spent by and Hourly Compensation Rates for each Occupation Group (by Collection)						Estimated Hourly Compensation Rate
		Exec. & Mgr. (\$159.84)	Lawyer (\$180.27)	Compl. Ofc. (\$81.09)	IT (\$116.97)	Fin. Anlst. (\$101.69)	Clerical (\$42.73)	
1. Election for resolution readiness adjustment 12 CFR 327.18(d) (Required to Obtain or Retain a Benefit)	3.90	15	15	10	5	50	5	\$117.96
2. Virtual data room capabilities test, 12 CFR 327.18(e) (Required to Obtain or Retain a Benefit)	53.20	5	5	5	40	40	5	\$110.66
3. Data access capabilities, 12 CFR 327.18(f)	42.79	5	5	5	40	40	5	\$110.66

) (Required to Obtain or Retain a Benefit)								
4. Material Change Notice, 12 CFR 327.18(f)(3)(i) (Required to Obtain or Retain a Benefit)	0.10	15	15	10	5	50	5	\$117.96
Weighted Average Hourly Compensation Rate:								\$110.95

Source: Bureau of Labor Statistics: 'National Industry-Specific Occupational Employment and Wage Estimates: Industry: Credit Intermediation and Related Activities (5221 And 5223 only)' (May 2024), Employer Cost of Employee Compensation (March 2024), and Employment Cost Index (March 2024 and December 2025). Standard Occupational Classification (SOC) Codes: Exec. And Mgr = 11-0000 Management Occupations; Lawyer = 23-0000 Legal Occupations; Compl. Ofc. = 13-1040 Compliance Officers; IT = 15-0000 Computer and Mathematical Occupations; Fin. Anlst. = 13-2051 Financial and Investment Analysts; Clerical = 43-0000 Office and Administrative Support Occupations.

Note: The estimated hourly compensation rate for a given IC is the average of the hourly compensation rates for the occupations used to comply with that IC, weighted by the estimated share of hours spent by each occupation. The weighted average hourly compensation rate for the entire ICR is the average of the estimated hourly compensation rates for all ICs, weighted by the share of hourly burden for IC. These hourly weights, as shown in the "Hourly Weight" column of this table, are the quotients of the estimated number of annual burden hours for each IC and the total estimated number of annual burden hours across all ICs.

Table 3. Total Estimated Cost Burden (OMB No. 3064-NEW)			
Information Collection Request	Annual Burden (Hours)	Weighted Average Hourly Compensation Rate	Annual Respondent Cost
Resolution Readiness Adjustments	3,893	\$110.95	\$431,928
Total Annual Respondent Cost:			\$431,928

Source: FDIC.

13. Estimate of Start-up Costs to Respondents:

See the analysis in section 12 above.

14. Estimate of annualized costs to the government:

None.

15. Analysis of change in burden:

Since this is the first time the FDIC will be submitting an information collection in connection with the proposed rule, there is no change in burden. However, the burden associated with this new information collection is 3,893 hours.

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

The results of this collection will not be published for statistical use.

17. Display of Expiration Date

This information collection is contained in a regulation.

18. Exceptions to Certification Statement

None.

B. STATISTICAL METHODS

Statistical methods are not employed in these collections.