RESCINDED

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Department of the Treasury

This document and any attachments are superseded by TB 48-24.

Thrift Bulletin
TB 48-22

Handbooks: **Thrift Activities** Section: 071
Subject: **Assessments**

Assessments and Fees Under 12 CFR Part 502

Summary: Thrift Bulletin 48-22 adjusts for inflation the assessment rates for savings associations charged by OTS under 12 CFR Part 502. This Bulletin supersedes the savings association assessment schedule in TB 48-21, dated May 28, 2004. The fee schedules and savings and loan holding company assessment schedule in TB 48-21 remain in effect. This Bulletin is effective with the January 2005 savings association assessment and shall remain in effect until further notice.

For Further Information Contact: Your Regional Office or Financial Operations, Washington, DC. You may access this bulletin at our web site: www.ots.treas.gov.

Thrift Bulletin 48-22

The Office of Thrift Supervision imposes semiannual assessments on thrifts based on three components: the thrift's size, its condition, and the complexity of its portfolio. 12 CFR Part 502. Today's Thrift Bulletin adjusts for inflation the savings association rate schedule for the size component of the assessment regulation. The size component change is effective for the January 2005 savings association assessment.

The marginal rates of OTS's savings association assessment schedule continue to be indexed to reflect inflation, as measured by the change in the Gross Domestic Product Implicit Price Deflator (GDPIPD) from June 2003 to June 2004. The GDPIPD adjustment is 2.2 percent for 2005. As was the case in 2002, 2003, and 2004, the indexation adjustment will apply only to the first $18 billion in assets. The assessment schedule also reflects an increase in the lowest base assessment from $2,042 to $2,087.

Richard M. Riccobono

—Richard M. Riccobono
Deputy Director

Attachment

Semi-annual Savings Association Assessment Schedule

Size Component

If total assets (SC60) is:		The size component is:		
Over:	**But not over:**	**This amount:**	**Plus:**	**Of excess over:**
$0	$67 million	$2,087	.00017099	$0
$67 million	$215 million	$13,543	.00011406	$67 million
$215 million	$1 billion	$30,424	.00009124	$215 million
$1 billion	$6.03 billion	$102,048	.00007299	$1 billion
$6.03 billion	$18 billion	$469,187	.00006261	$6.03 billion
$18 billion	$35 billion	$1,218,629	.00004518	$18 billion
$35 billion		$1,986,689	.00003388	$35 billion

Condition Component

If the composite rating is:	Then the condition component is:
1 or 2	Zero
3	50 percent of the size component
4 or 5	100 percent of the size component

Complexity Component for non-trust assets

Complexity component category	Assessment rate
Principal amount of loans serviced for others (SI390), over $1 billion, up to $10 billion	.000010
Principal amount of loans serviced for others (SI390), over $10 billion	.000005
Principal amount of off-balance-sheet assets covered by recourse obligations or direct credit substitutes (CC455), over $1 billion	.000030

Complexity Component for trust assets

If the amount of assets in Columns A, B, or C is:		Column A	Column B	Column C
Over	**But not over**	**The assessment rate for Fiduciary Managed Assets (FS20) is:**	**The assessment rate for Fiduciary Non-Managed Assets (FS21) is:**	**The assessment rate for Custody and Safekeeping Assets (FS280) is:**
0	$1 billion	.000015	.0000105	.000002
$1 billion	$10 billion	.000005	.0000035	.000001
$10 billion	$40 billion	.000001	.0000007	.00000025
$40 billion		.0000005	.00000035	.0000001