

DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

FEDERAL RESERVE SYSTEM

FEDERAL DEPOSIT INSURANCE CORPORATION

Proposed Agency Information Collection Activities; Comment Request

AGENCY: Office of the Comptroller of the Currency (OCC), Treasury; Board of Governors of the Federal Reserve System (Board); and Federal Deposit Insurance Corporation (FDIC).

ACTION: Joint notice and request for comment.

SUMMARY: The agencies are publishing in today's Federal Register issuance two proposals: (1) Regulatory Capital Rules: Category I and II Banking Organizations, Banking Organizations with Significant Trading Activity, and Optional Adoption for Other Banking Organizations¹ (Expanded Risk-Based Proposal); and (2) Regulatory Capital and Standardized Approach for Risk-weighted Assets² (Standardized Approach Proposal). In accordance with the requirements of the Paperwork Reduction Act of 1995 (PRA), the OCC, the Board, and the FDIC (together, the agencies) may not conduct or sponsor, and the respondent is not required to respond to, an information collection unless it displays a currently valid Office of Management and Budget (OMB) control number. In connection with the above proposals, the agencies are therefore concurrently seeking comment on a proposal to extend for three years, with revision, the following information collections: (1) Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulatory Capital Rules (OMB Nos. 1557-0318 (OCC), 7100-0313 (Board), and 3064-0153 (FDIC)), and (2) Reporting, Recordkeeping, and Disclosure Requirements

¹ 91 FR [Insert page number] (Insert Date of Publication).

² 91 FR [Insert page number] (Insert Date of Publication).

Associated with Market Risk Capital Rules (OMB Nos. 1557-0247 (OCC), 7100-0314 (Board), and 3064-0178 (FDIC)).

DATES: Comments must be submitted on or before [INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER].

ADDRESSES: Interested parties are invited to submit written comments to any or all of the agencies. All comments, which should refer to the “Regulatory Capital Rules: Category I and II Banking Organizations, Banking Organizations with Significant Trading Activity, and Optional Adoption for Other Banking Organizations and Regulatory Capital and Standardized Approach for Risk-weighted Assets,” will be shared among the agencies.

OCC: You may submit comments, which should refer to “Regulatory Capital Rules: Category I and II Banking Organizations, Banking Organizations with Significant Trading Activity, and Optional Adoption for Other Banking Organizations and Regulatory Capital and Standardized Approach for Risk-weighted Assets,” by any of the following methods:

- Email: prainfo@occ.treas.gov.
- Mail: Chief Counsel’s Office, Office of the Comptroller of the Currency, Attention: 1557-0318 and 1557-0247, 400 7th Street, SW, suite 3E-218, Washington, DC 20219.
- Hand Delivery/Courier: 400 7th Street, SW, suite 3E-218, Washington, DC 20219.

Instructions: You must include “OCC” as the agency name and “1557-0318 and 1557-0247” in your comment. In general, the OCC will publish comments on www.reginfo.gov without change, including any business or personal information provided, such as name and address information, e-mail addresses, or phone numbers. Comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not include any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

You may review comments and other related materials that pertain to this information collection beginning on the date of publication of the second notice for this collection by the following method:

- Viewing Comments Electronically: Go to www.reginfo.gov. Click on the “Information Collection Review” tab. Underneath the “Currently under Review” section heading, from the drop-down menu select “Department of Treasury” and then click “submit.” This information collection can be located by searching by OMB control number “1557-0318 or 1557-0247.” Upon finding the appropriate information collection, click on the related “ICR Reference Number.” On the next screen, select “View Supporting Statement and Other Documents” and then click on the link to any comment listed at the bottom of the screen.
- For assistance in navigating www.reginfo.gov, please contact the Regulatory Information Service Center at (202) 482-7340.

Board: You may submit comments, which should refer to “Regulatory Capital Rules: Category I and II Banking Organizations, Banking Organizations with Significant Trading Activity, and Optional Adoption for Other Banking Organizations and Regulatory Capital and Standardized Approach for Risk-weighted Assets,” by any of the following methods:

- Agency website: <http://www.federalreserve.gov>. Follow the instructions for submitting comments at: <https://www.federalreserve.gov/apps/proposals>
- Email: regs.comments@federalreserve.gov. Include “Regulatory Capital Rules: Category I and II Banking Organizations, Banking Organizations with Significant Trading Activity, and Optional Adoption for Other Banking Organizations and Regulatory Capital and Standardized Approach for Risk-weighted Assets,” in the subject line of the message.
- Fax: (202) 452-3819 or (202) 452-3102.

- Mail: Benjamin W. McDonough, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW, Washington, DC 20551.

All public comments are available on the Board’s website at <https://www.federalreserve.gov/apps/foia/proposedregs.aspx> as submitted, unless modified for technical reasons. Accordingly, your comments will not be edited to remove any identifying or contact information.

FDIC: You may submit comments, which should refer to “Regulatory Capital Rules: Category I and II Banking Organizations, Banking Organizations with Significant Trading Activity, and Optional Adoption for Other Banking Organizations and Regulatory Capital and Standardized Approach for Risk-weighted Assets,” by any of the following methods:

- Agency Website: <https://www.fdic.gov/regulations/laws/federal/>. Follow the instructions for submitting comments on the FDIC’s website.
- Federal eRulemaking Portal: <https://www.regulations.gov>. Follow the instructions for submitting comments.
- Email: comments@FDIC.gov. Include “Regulatory Capital Rules: Category I and II Banking Organizations, Banking Organizations with Significant Trading Activity, and Optional Adoption for Other Banking Organizations and Regulatory Capital and Standardized Approach for Risk-weighted Assets,” in the subject line of the message.
- Mail: Robert Meiers, Regulatory Counsel, MB-3013, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.
- Hand Delivery: Comments may be hand delivered to the guard station at the rear of the 550 17th Street Building (located on F Street) on business days between 7:00 a.m. and 5:00 p.m.

- Public Inspection: All comments received will be posted without change to <https://www.fdic.gov/regulations/laws/federal/> including any personal information provided. Paper copies of public comments may be requested from the FDIC Public Information Center by telephone at (877) 275-3342 or (703) 562-2200.

Additionally, commenters may send a copy of their comments to the OMB desk officers for the agencies by mail to the Office of Information and Regulatory Affairs, U.S. Office of Management and Budget, New Executive Office Building, Room 10235, 725 17th Street, NW, Washington, DC 20503; by fax to (202) 395-6974; or by email to oir_submission@omb.eop.gov.

FOR FURTHER INFORMATION CONTACT: For further information about the proposed revisions to the information collections discussed in this notice, please contact any of the agency staff whose names appear below.

OCC: Kevin Korzeniewski, Counsel, Chief Counsel's Office, (202) 649-5490.

Board: Nuha Elmaghrabi, Federal Reserve Board Clearance Officer, (202) 452-3884, Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551. Telecommunications Device for the Deaf (TDD) users may call (202) 263-4869.

FDIC: Robert Meiers, Regulatory Counsel, MB-3013, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

SUPPLEMENTARY INFORMATION:

I. Affected Information Collections

This notice seeks comment on a three-year extension of and proposed revisions to the following information collections: (1) Reporting, Recordkeeping, and Disclosure Requirements

Associated with Regulatory Capital Rules (OMB Nos. 1557-0318, 3064-0153, and 7100-0313), and (2) Reporting, Recordkeeping, and Disclosure Requirements Associated with Market Risk Capital Rules (OMB Nos. 1557-0247, 3064-0178, and 7100-0314).

II. Current Actions

A. Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulatory Capital Rules (OMB Nos. 1557-0318, 3064-0153, and 7100-0313)

The current estimated total annual burdens associated with OMB Nos. 1557-0318, 3064-0153, and 7100-0313 are 87,087 hours, 93,621 hours, and 76,250 hours, respectively.

1. Expanded Risk-Based Proposal Overview – Regulatory Capital Rules

The Expanded Risk-Based Proposal would streamline the risk-based capital requirements applicable to Category I and II banking organizations. Currently, these banking organizations are subject to two sets of risk-based capital ratio requirements: one based on the standardized approach (which also generally applies to other banking organizations) and the other based on an internal models framework, the advanced approaches.³ Under the proposal, Category I and II banking organizations would be subject to a single set of risk-based capital ratio requirements based on the “expanded risk-based approach”—which would include requirements for credit risk, equity risk, and operational risk—and the revised market risk framework.⁴ The standardized approach would no longer apply to these banking organizations, and the advanced approaches would be removed from the regulatory capital framework. Other banking organizations could also choose to adopt the expanded risk-based approach.⁵

³ See 12 CFR part 3, subparts D and E (OCC); 12 CFR part 217, subparts D and E (Board); 12 CFR part 324, subparts D and E (FDIC).

⁴ For purposes of this discussion, unless otherwise noted, the revised market risk framework is inclusive of requirements for credit valuation adjustment risk, as applicable.

⁵ Banking organizations that choose to adopt the expanded risk-based approach would also be subject to the definition of capital that applies to Category I and II banking organizations.

With respect to the PRA, the Expanded Risk-Based Proposal would modify the regulatory capital rules by revising existing reporting, recordkeeping, and disclosure requirements. Please see the Expanded Risk-Based Proposal for a detailed description of the proposed revisions.

OCC:

The net PRA burden associated with the Expanded Risk-Based Proposal is -24,142 hours.

Board:

The net PRA burden associated with the Expanded Risk-Based Proposal is -14,516 hours.

FDIC:

The net PRA burden associated with the Expanded Risk-Based Proposal is -904 hours.

2. Standardized Approach Proposal Overview – Regulatory Capital Rules

The Standardized Approach Proposal would revise certain elements of the calculation of the denominator of the risk-based capital ratios (risk-weighted assets) under the standardized approach and make certain adjustments to the definition of regulatory capital. The proposed changes aim to improve risk sensitivity while generally retaining the simplicity of the current framework.

With respect to the PRA, the Standardized Approach Proposal would modify the regulatory capital rules by adding new requirements and revising existing recordkeeping and disclosure requirements. Please see the Standardized Approach Proposal for a detailed description of the proposed revisions.

OCC:

The net PRA burden associated with the Standardized Approach Proposal is
-6,637 hours.

Board:

The net PRA burden associated with the Standardized Approach Proposal is
-6,911 hours.

FDIC:

The net PRA burden associated with the Standardized Approach Proposal is
-33,602 hours.

3. Additional Changes to the Information Collections

In connection with this notice, the agencies are proposing to change how certain provisions are accounted for under the PRA. These proposed revisions increased the calculation of “burden hours” under the PRA but do not reflect changes to the existing requirements in the agencies’ respective information collections. Instead, the revisions reflect existing requirements in the capital rule, and their proposed addition to the agencies’ information collections are purely administrative, to ensure compliance with the legal requirements of the PRA.

OCC:

The net PRA burden associated with these changes is 26,996 hours.

Board:

The net PRA burden associated with these changes is 34,589 hours.

FDIC:

The net PRA burden associated with these changes is 52,234 hours.

4. Proposed Extension for Three Years, with Revision

Collection title: Reporting, Recordkeeping, and Disclosure Requirements Associated with
Regulatory Capital Rules.

OCC

OMB control number: 1557-0318.

Frequency: Quarterly, annually, event-generated.

Affected Public: Businesses or other for-profit.

Respondents: National banks, state member banks, state nonmember banks, and state and federal savings associations.

Estimated number of respondents: 663 (16 expanded risk-based approach).

Estimated average hours per response:

Initial Setup

Minimum Capital Ratios

Recordkeeping

Section 3.3(a)(3) – 8.

Section 3.3(b) – 8.

Section 3.3(c) – 8.

Section 3.3(d)(1) – 8.

Section 3.3(d)(2) – 8.

Section 3.3(e) – 8.

Standardized Approach

Recordkeeping

Section 3.35(b)(3)(i)(A) – 8.

Section 3.36(e)(1)(ii) – 8.

Section 3.41(c)(2)(i) – 40.

Section 3.52(c)(2) – 4.

Section 3.62(b) – 40.

Disclosure

Section 3.42(e)(2) – 6.

Sections 3.61, 3.62, 3.63(a)-(b), and 3.63 Tables – 220.

Section 3.63(c) – 75.

Expanded Risk Based Approach

Recordkeeping

Section 3.116(b)(3) – 8.

Section 3.120(e) – 8.

Sections 3.130(c)(2)(i) – 40.

Section 3.141(c)(2) – 4.

Sections 3.161(b) – 40.

Disclosure

Section 3.132(e)(2) – 6.

Section 3.162(b)(1) – 40.

Section 3.162(b)(2) – 75.

Section 3.162 Tables 1-12 – 268.

Ongoing

Minimum Capital Ratios

Recordkeeping

Section 3.3(a)(3) – 2.

Section 3.3(b) – 2.

Section 3.3(c) – 2.

Section 3.3(d)(1) – 2.

Section 3.3(d)(2) – 2.

Section 3.3(e) – 2.

Standardized Approach

Recordkeeping

Section 3.35(b)(3)(i)(A) – 2.

Section 3.36(e)(1)(ii) – 2.

Section 3.41(c)(2)(ii) – 10 (quarterly).

Section 3.52(c)(2) – 1.

Section 3.62(b) – 2.

Disclosure

Section 3.42(e)(2) – 1.

Sections 3.61, 3.62, 3.63(a)-(b), and 3.63 Tables – 110 (quarterly).

Section 3.63(c) – 16.

Expanded Risk Based Approach

Reporting

Section 3.150(c)(1)(ii)(5) – 5.

Recordkeeping

Section 3.116(b)(3) – 2.

Section 3.120(e) – 2.

Sections 3.130(c)(2)(i)-(ii) – 10 (quarterly).

Section 3.141(c)(2) – 1.

Sections 3.161(b) – 2.

Disclosure

Section 3.162(b)(1) – 5.

Section 3.162(b)(2) – 16.

Section 3.162 Tables 1-12 – 86.

Estimated annual burden hours: 46,106 (6,820 initial setup and 39,286 ongoing).

Board

Collection identifier: FR Q.

OMB control number: 7100-0313.

Frequency: Quarterly, annually, event-generated.

Affected Public: Businesses or other for-profit.

Respondents: State member banks, certain bank holding companies, U.S. intermediate holding companies, certain covered savings and loan holding companies.

Estimated number of respondents: 846 (14 expanded risk-based approach).

Estimated average hours per response:

Initial Setup

Minimum Capital Ratios

Recordkeeping

Section 217.3(a)(3) – 8.

Section 217.3(b) – 8.

Section 217.3(c) – 8.

Section 217.3(d)(1) – 8.

Section 217.3(d)(2) – 8.

Section 217.3(e) – 8.

Standardized Approach

Recordkeeping

Section 217.35(b)(3)(i)(A) – 8.

Section 217.36(e)(1)(ii) – 8.

Section 217.41(c)(2)(i) – 40.

Section 217.52(c)(2) – 4.

Section 217.62(b) – 40.

Disclosure

Section 217.42(e)(2) – 6.

Sections 217.61, 217.62, 217.63(a)-(b), and 217.63 Tables – 220.

Section 217.63(c) – 75.

Expanded Risk Based Approach

Recordkeeping

Section 217.116(b)(3) – 8.

Section 217.120(e) – 8.

Sections 217.130(c)(2)(i) – 40.

Section 217.141(c)(2) – 4.

Sections 217.161(b) – 40.

Disclosure

Section 217.162(b)(1) – 40.

Section 217.162(b)(2) – 75.

Section 217.162 Tables 1-12 – 268.

Ongoing

Minimum Capital Ratios

Recordkeeping

Section 217.3(a)(3) – 2.

Section 217.3(b) – 2.

Section 217.3(c) – 2.

Section 217.3(d)(1) – 2.

Section 217.3(d)(2) – 2.

Section 217.3(e) – 2.

Standardized Approach

Recordkeeping

Section 217.35(b)(3)(i)(A) – 2.

Section 217.36(e)(1)(ii) – 2.

Section 217.41(c)(2)(ii) – 10 (quarterly).

Section 217.52(c)(2) – 1.

Section 217.62(b) – 2.

Disclosure

Section 217.42(e)(2) – 1.

Sections 217.61, 217.62, 217.63(a)-(b), and 217.63 tables – 110 (quarterly).

Section 217.63(c) – 16.

Expanded Risk Based Approach

Reporting

Section 217.150(c)(1)(ii)(5) – 5.

Recordkeeping

Section 217.116(b)(3) – 2.

Section 217.120(e) – 2.

Sections 217.130(c)(2)(i)-(ii) – 10 (quarterly).

Section 217.141(c)(2) – 1.

Sections 217.161(b) – 2.

Disclosure

Section 324.132(e)(2) – 6.

Section 217.162(b)(1) – 5.

Section 217.162(b)(2) – 16.

Section 217.162 Tables 1-12 – 86.

Estimated annual burden hours: 74,204 (8,092 initial setup and 66,112 ongoing).

FDIC

OMB control number: 3064-0153.

Frequency: Quarterly, annually, event-generated.

Affected Public: Businesses or other for-profit.

Respondents: State nonmember banks, state savings associations, and certain subsidiaries of those entities.

Estimated number of respondents: 1,625 (2 expanded risk-based approach).

Estimated average hours per response:

Initial Setup

Minimum Capital Ratios

Recordkeeping

Section 324.3(a)(3) – 8.

Section 324.3(b) – 8.

Section 324.3(c) – 8.

Section 324.3(d)(1) – 8.

Section 324.3(d)(2) – 8.

Section 324.3(e) – 8.

Standardized Approach

Recordkeeping

Section 324.35(b)(3)(i)(A) – 8.

Section 324.36(e)(1)(ii) – 8.

Section 324.41(c)(2)(i) – 40.

Section 324.52(c)(2) – 4.

Section 324.62(b) – 40.

Disclosure

Section 324.42(e)(2) – 6.

Sections 324.61, 324.62, 324.63(a)-(b), and 324.63 Tables – 220.

Section 324.63(c) – 75.

Expanded Risk Based Approach

Recordkeeping

Section 324.116(b)(3) – 8.

Section 324.120(e) – 8.

Sections 324.130(c)(2)(i) – 40.

Section 324.141(c)(2) – 4.

Sections 324.161(b) – 40.

Disclosure

Section 324.162(b)(1) – 40.

Section 324.162(b)(2) – 75.

Section 324.162 Tables 1-12 – 268.

Ongoing

Minimum Capital Ratios

Recordkeeping

Section 324.3(a)(3) – 2.

Section 324.3(b) – 2.

Section 324.3(c) – 2.

Section 324.3(d)(1) – 2.

Section 324.3(d)(2) – 2.

Section 324.3(e) – 2.

Standardized Approach

Recordkeeping

Section 324.35(b)(3)(i)(A) – 2.

Section 324.36(e)(1)(ii) – 2.

Section 324.41(c)(2)(ii) – 10 (quarterly).

Section 324.52(c)(2) – 1.

Section 324.62(b) – 2.

Disclosure

Section 324.42(e)(2) – 1.

Sections 324.61, 324.62, 324.63(a)-(b), and 324.63 tables – 110 (quarterly).

Section 324.63(c) – 16.

Expanded Risk Based Approach

Reporting

Section 324.150(c)(1)(ii)(5) – 5.

Recordkeeping

Section 324.116(b)(3) – 2.

Section 324.120(e) – 2.

Sections 324.130(c)(2)(i)-(ii) – 10 (quarterly).

Section 324.141(c)(2) – 1.

Sections 324.161(b) – 2.

Disclosure

Section 324.132(e)(2) – 6.

Section 324.162(b)(1) – 5.

Section 324.162(b)(2) – 16.

Section 324.162 Tables 1-12 – 86.

Estimated annual burden hours: 111,349 (14,937 initial and 96,412 ongoing).⁶

B. Reporting, Recordkeeping, and Disclosure Requirements Associated with Market

Risk Capital Rules (OMB Nos. 1557-0247, 3064-0178, and 7100-0314)

⁶ The total estimated annual burden for 3064-0153 is derived as follows: 93,621 hours from the currently cleared annual burden + 52,234 hours from net additional changes, as described above – 904 hours from net changes in the Expanded Risk-Based Proposal, and – 33,602 hours from net changes in the Standardized Approach proposal.

The current estimated total annual burdens associated with OMB Nos. 1557-0247, 3064-0178, and 7100-0314 are 33,388 hours, 428 hours, and 36,236 hours, respectively.

1. Expanded Risk-Based Overview – Market Risk Capital Rules

The Expanded Risk-Based Proposal also introduces a revised market risk framework, which would be applicable to Category I and II depository institution holding companies and to other banking organizations with significant trading activity. Significant trading activity would be defined to mean (1) more than \$5 billion in trading activity⁷ or (2) trading activity equal to or higher than 10 percent of the banking organization's total assets.

The new market risk framework would include a new standardized approach for market risk and a revised models-based approach for market risk that may be used only with supervisory approval.

With respect to the PRA, the Expanded Risk-Based Proposal would modify the market risk capital requirements by revising existing reporting, recordkeeping, and disclosure requirements. Please see the Expanded Risk-Based Proposal for a detailed description of the proposed revisions.

OCC:

The net PRA burden associated with the Market Risk Capital Rules is -28,248 hours.

Board:

The net PRA burden associated with the Market Risk Capital Rules is -21,634 hours.

FDIC:

The net PRA burden associated with the Market Risk Capital Rules is 167 hours.

Proposed Extension for Three Years, with Revision

⁷ The current market risk framework includes a monetary trading activity threshold of \$1 billion.

Collection title: Reporting, Recordkeeping, and Disclosure Requirements Associated with
Market Risk Capital Rules.

OCC

OMB control number: 1557-0247.

Frequency: Quarterly, annually, weekly, event-generated.

Affected Public: Businesses or other for-profit.

Respondents: National banks and Federal savings associations.

Estimated number of respondents: 10.

Estimated average hours per response:

Initial Setup

Market Risk Capital

Reporting

Section 3.203(h)(2) – 40.

Section 3.204(f)(2)(v) – 1.

Section 3.208(h)(3)(ii)(B) – 1.

Section 3.212(b)(2) – 5.

Section 3.212(c) – 40.

Section 3.223(a)(1) – 30.

Recordkeeping

Section 3.203(i) – 150.

Section 3.217(c) – 40.

Section 3.220(c) – 40.

Section 3.223(b) – 40.

Disclosure

Section 3.217(g)(Table 1) – 30.

Section 3.217(g)(Table 2) – 30.

Ongoing

Market Risk Capital

Reporting

Section 3.203(h)(2)(ii) – 10 (quarterly).

Section 3.204(f)(1)(ii) – 1.

Section 3.204(g)(1)(iii) – 30.

Section 3.212(b)(3)(i)-(ii) – 1.

Section 3.212(c)(2)(ii) – 1 (quarterly).

Section 3.214(b)(2)(vi) – 1.

Section 3.224(d)(3)(ii) – 1.

Recordkeeping

Section 3.203(i) – 30.

Section 3.204(f)(1)(i) – 1.

Section 3.217(c) – 5.

Disclosure

Section 3.217(g)(Table 1) – 2.

Section 3.217(g)(Table 2) – 2.

Estimated annual burden hours: 5,140 (3,965 initial setup and 1,175 ongoing).

Board

Collection identifier: FR Q-2.

OMB control number: 7100-0314.

Frequency: Quarterly, annually, event-generated.

Affected Public: Businesses or other for-profit.

Respondents: Bank holding companies, savings and loan holding companies, intermediate holding companies, and state member banks that meet certain risk thresholds.

Estimated number of respondents: 28.

Estimated average hours per response:

Initial Setup

Market Risk Capital

Reporting

Section 217.203(h)(2) – 40.

Section 217.204(f)(2)(v) – 1.

Section 217.208(h)(1)(ii)(B) – 1.

Section 217.212(b)(2) – 5.

Section 217.212(c) – 40.

Section 217.223(a)(1) – 30.

Recordkeeping

Section 217.203(i) – 150.

Section 217.217(c) – 40.

Section 217.220(c) – 40.

Section 217.223(b) – 40.

Disclosure

Section 217.217(g)(Table 1) – 30.

Section 217.217(g)(Table 2) – 30.

Ongoing

Market Risk Capital

Reporting

Section 217.203(h)(2)(ii) – 10 (quarterly).

Section 217.204(f)(1)(ii) – 1.

Section 217.204(g)(1)(iii) – 30.

Section 217.212(b)(3)(i)-(ii) – 1.

Section 217.212(c)(2)(ii) – 1 (quarterly).

Section 217.214(b)(2)(vi) – 1.

Section 217.224(d)(3)(ii) – 1.

Recordkeeping

Section 217.203(i) – 30.

Section 217.204(f)(1)(i) – 1.

Section 217.217(c) – 5.

Disclosure

Section 217.217(g)(Table 1) – 2.

Section 217.217(g)(Table 2) – 2.

Estimated annual burden hours: 14,602 (12,249 initial setup and 2,353 ongoing).

FDIC

OMB control number: 3064-0178.

Frequency: Quarterly, annually, weekly, event-generated.

Affected Public: Businesses or other for-profit.

Respondents: State nonmember banks, state savings associations, and certain subsidiaries of those entities.

Estimated number of respondents: 1.

Estimated average hours per response:

Initial Setup

Market Risk Capital

Reporting

Section 324.203(h)(2) – 40.

Section 324.204(f)(2)(v) – 1.

Section 324.208(h)(3)(ii)(B) – 1.

Section 324.212(b)(2) – 5.

Section 324.212(c) – 40.

Section 324.223(a)(1) – 30.

Recordkeeping

Section 324.203(i) – 150.

Section 324.217(c) – 40.

Section 324.220(c) – 40.

Section 324.223(b) – 40.

Disclosure

Section 324.217(g)(Table 1) – 30.

Section 324.217(g)(Table 2) – 30.

Ongoing

Market Risk Capital

Reporting

Section 324.203(h)(2)(ii) – 10 (quarterly).

Section 324.204(f)(1)(ii) – 1.

Section 324.204(g)(1)(iii) – 30.

Section 324.212(b)(3)(i)-(ii) – 1.

Section 324.212(c)(2)(ii) – 1 (quarterly).

Section 324.214(b)(2)(vi) – 1.

Section 324.224(d)(3)(ii) – 1.

Recordkeeping

Section 324.203(i) – 30.

Section 324.204(f)(1)(i) – 1.

Section 217.217(c) – 5.

Disclosure

Section 324.217(g)(Table 1) – 2.

Section 324.217(g)(Table 2) – 2.

Estimated annual burden hours: 595 hours (290 initial setup and 305 ongoing).⁸

III. Request for Comment

Public comment is requested on all aspects of this joint notice. Comment is specifically invited on:

- (a) Whether the proposed revisions to the information collections that are the subject of this notice are necessary for the proper performance of the agencies' functions, including whether the information has practical utility;

⁸ The 595 estimated annual burden hours include 428 previously cleared annual hours + 167 hours from changes in the Expanded Risk-Based Proposal.

- (b) The accuracy of the agencies' estimates of the burden of the information collections as they are proposed to be revised, including the validity of the methodology and assumptions used for purposes of determining such estimates;
- (c) Ways to enhance the quality, utility, and clarity of the information to be collected;
- (d) Ways to minimize the burden of information collections on respondents, including through the use of automated collection techniques or other forms of information technology; and
- (e) Estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

Comments submitted in response to this joint notice will be shared among the agencies. At the end of the comment period for this notice, the agencies will review any comments received to determine whether to modify the proposal in response to such comments.

Comments that are not related to these information collections but that are related to the connected proposals, Regulatory Capital Rules: Category I and II Banking Organizations, Banking Organizations with Significant Trading Activity, and Optional Adoption for Other Banking Organizations and Regulatory Capital;⁹ and Standardized Approach for Risk-weighted Assets,¹⁰ should be submitted on those proposals, rather than on this notice, which only addresses the related PRA revisions.

Jonathan V. Gould,
Comptroller of the Currency.

Benjamin W. McDonough,
Secretary of the Board.

⁹ 91 FR [Insert page number] (Insert Date of Publication).

¹⁰ 91 FR [Insert page number] (Insert Date of Publication).

Federal Deposit Insurance Corporation.
Dated at Washington, DC on March [], 2026.
Jennifer M. Jones,
Deputy Executive Secretary.