

OAR 441-500-0020

Fees for Banks, Trust Companies, Savings Banks, Extranational Institutions, Savings Associations and Call for Reports

(1) Definitions.

(a) As used in this rule, "assets" means;

(A) The average assets of an Oregon based insured institution; or

(B) The average Oregon assets of an extranational institution.

(b) For the purposes of determining averages in subsections (1)(a):

(A) Average assets for an Oregon based insured institution shall be determined from the quarterly Call Reports of Condition and Income filed with the applicable federal supervisory agency for the calendar year immediately preceding the due date of the fee assessment; and

(B) Average Oregon assets for an extranational institution shall be determined from the quarterly reports of Oregon Assets filed with the Director for the calendar year immediately preceding the due date of the assessment.

(2) Call for Reports. To the extent any report used to determine the fee assessment is not required to be filed or made available to the Director under other Banking Rules, the specific reports shall be provided by the insured institution or extranational institution upon the call of the Director to allow the fee assessments to be determined.

(3) Subject to section (10) of this rule, the annual fee assessment under ORS 706.530 for an insured institution subject to the jurisdiction of the Director, including a savings association, is: If assets are:

(a) Less than \$10 million, \$861 plus .00029597 of all assets;

(b) \$10 million or more but less than \$25 million, \$1,749 plus .00021525 of all assets;

(c) \$25 million or more but less than \$100 million, \$3,116 plus .00016467 of all assets;

(d) \$100 million or more but less than \$500 million, \$10,542 plus .00009686 of all assets;

(e) \$500 million or more but less than \$1 billion \$24,533 plus .00007103 of all assets;

(f) \$1 billion or more but less than \$2 billion, \$26,686 plus .00006888 of all assets;

(g) \$2 billion or more but less than \$3 billion, \$28,838 plus .00006780 of all assets;

(h) \$3 billion or more but less than \$4 billion, \$32,067 plus .00006673 of all assets;

(i) \$4 billion or more but less than \$10 billion, \$36,372 plus .00006565 of all assets.

(j) \$10 billion or more, \$800,000.

(4) Subject to section (10) of this rule, the annual fee assessment determined in section (3) of this rule shall include a risk-based assessment calculated on the basis of the CAMELS rating assigned to the insured institution as of December 31 in the calendar year immediately preceding the due date of the risk-based assessment. The rate of the risk-based assessment is as follows: [Table not included. See ED. NOTE.]

(5) Subject to section (10) of this rule, the annual regulatory fee assessment under ORS 706.530 for each trust company subject to the Director's jurisdiction is \$2,153 plus:

- (a) .00006546 of the first \$150 million in managed assets; and .00003273 of managed assets greater than \$150 million;
 - (b) .00001637 of the first \$150 million in custodial assets; and .00008188 of custodial assets greater than \$150 million.
- (6) Subject to section (10) of this rule, the annual regulatory fee assessment under ORS 706.530 and 713.090 for each extranational institution is: If Oregon assets are:
- (a) Less than \$10 million, \$909 plus .000333640 of all assets;
 - (b) \$10 million or more but less than \$25 million, \$2,739 plus .00015068 of all assets;
 - (c) \$25 million or more but less than \$100 million, \$3,815 plus .00010763 of all assets;
 - (d) \$100 million or more but less than \$500 million, \$7,259 plus .00007319 of all assets;
 - (e) \$500 million or more, but less than \$1 billion, \$11,026 plus .00006565 of all assets;
 - (f) \$1 billion or more but less than \$2 billion, \$16,407 plus .00006027 of all assets;
 - (g) \$2 billion or more, \$18,560 plus .00005919 of all assets.
- (7) The fees assessed by this rule are not subject to prorate or refund.
- (8) If no fee is assessed during any year under sections (3) or (5) of this rule because an insured institution did not have Oregon assets during the calendar year immediately preceding the due date of the assessment, the insured institution may be charged for actual cost, if the Director participates in any examination of the institution during the same calendar year. Actual cost shall be determined in the same way as provided in OAR 441-500-0030.
- (9) All fees assessed under sections (3) to (6) of this rule are due and payable on April 1 each calendar year.
- (10)(a) The Director may by order reduce the fees assessed for any specific year.
- (b) When a fee is assessed under sections (3) to (6) of this rule, the assessment shall not be less than:
- (A) \$5,000 for an insured institution, including a savings association, under section (3);
 - (B) \$2,500 for a trust company under section (5) and an extranational institution under section (6).
- (11) The charges for special examination and special attention provided in OAR 441-500-0030 are in addition to and not in lieu of the fees assessed by this rule.

[ED. NOTE: Tables referenced are available from the agency.]

Stat. Auth.: ORS 705.620

Stats. Implemented: ORS 706.530

Hist.: FID 2-1986, f. & ef. 3-7-86; FID 3-1986, f. & ef. 5-15-86; FID 4-1986, f. & ef. 7-25-86; FCS 2-1988, f. 1-29-88, cert. ef. 2-1-88; Renumbered from 805-002-0100; FCS 1-1989, f. 1-18-89, cert. ef. 2-1-89; FCS 1-1993, f. & cert. 2-23-93; FCS 4-1994, f. & cert. ef. 4-25-94; FCS 1-1998, f. & cert. ef. 3-31-98, Renumbered from 441-505-0020; FCS 6-2007, f. & cert. ef. 10-22-07; FCS 1-2008, f. & cert. ef. 1-28-08; FCS 2-2009, f. & cert. ef. 2-3-09; FCS 9-2009, f. 9-15-09, cert. ef. 9-25-09; FCS 2-2010, f. & cert. ef. 3-16-10; FSR 2-2016(Temp), f. & cert. ef. 3-16-16 thru 7-29-16; Administrative correction, 8-29-16

Risk-based assessment chart

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Subject to section (10) of this rule, the annual fee assessment determined in section (3) of this rule shall include a risk-based assessment calculated on the basis of the CAMELS rating assigned to the insured institution as of December 31 in the calendar year immediately preceding the due date of the risk-based assessment. The rate of the risk-based assessment is as follows:

Camels ratings	Risk based factor
1	1.00
2	1.00
3	1.33
4	1.66
5	2.00