Adjustment Codes frequently appearing on the FDIC Quarterly Invoice

011- Financial Data Change - a change in the assessment base:

- **Asset or Equity Data Change** - Change(s) affecting the assessment base computation of Average Consolidated Total Assets less Average Tangible Equity. This change refers to the Report of Condition and Income ("Call Report") Schedule RC-O line items 4 and 5; and to the Thrift Financial Report ("TFR") Schedule DI line items 521 and 524.
- **Banker's Bank Data Change** - Change(s) affecting a Banker's Bank's eligibility and/or deductions from the assessment base. This change refers to Call Report Schedule RC-O line items 10, 10a., and 10b.; and to TFR Schedule DI line items 659, 661, and 662.
- **Custodial Bank Data Change** - Change(s) affecting a Custodial Bank's eligibility and/or deductions from the assessment base. This change refers to Call Report Schedule RC-O line items 11, 11a., and 11b.; and to TFR Schedule DI line items 663, 664, and 665.

031 - Risk Rating Change - a change in the FDIC multiplier.

- For institutions in Risk Category I (the only category that has a scale of base rates), change(s) to CAMELS ratings, and change(s) to the Call Report or TFR line items that result in changes to the financial ratios, could move the institution's rate within the base rate scale.
- Change(s) to CAMELS ratings, and change(s) to the Call Report or TFR line items that result in changes to the financial ratios, could cause a change in the FDIC multiplier. A large change can result in a change in Risk Category.
- Change(s) to CAMELS ratings, and change(s) to Call Reports or TFRs line items can also affect the adjustments which determine the final rate an institution receives in any of the Risk Categories. Go to: The Deposit Insurance Fund, scroll down to **Assessments** and click on **read more**.

314 – New Institution Adjustment – Pro-rata deduction given to a newly insured institution for the quarter in which the institution becomes insured. The pro-rata is computed using an institution's first Call Report. The pro-rata deduction is effective with institutions that became insured on or after April 1, 2011.

Note, **011** and **031** adjustments appear on an institution's invoice when the Call Report or TFR amendments are within the 3-year statute of limitations (see Assessment Invoicing). The **314** adjustment appears on a newly insured institution's first invoice and a re-computed adjustment appears if the institution amends its first Call Report within the 3-year statute of limitations.