

Historical Information on Assessment Rates

Assessment rates detailed below are annual rates in basis points – or cents per \$100 of deposit insurance assessment base.

Current (in effect since January 1, 2023)

Starting January 1, 2023 and currently in effect

In effect July 1, 2016 and through December 31, 2022

In effect April 1, 2011 through June 30, 2016

In effect January 1, 2010 through March 31, 2011

In effect April 1, 2009 through December 31, 2009

In effect January 1, 2009 through March 31, 2009

In effect January 1, 2007 through December 31, 2008

In effect January 1, 1996 through December 31, 2006 (BIF)

In effect July 1, 1995 through December 31, 1995 (BIF)

In effect January 1, 1997 through December 31, 2006 (SAIF)

In effect July 1, 1995 through December 31, 1996 (SAIF)

In effect January 1, 1993 through June 30, 1995 (BIF & SAIF)

Starting January 1, 2023 and currently in effect.

Total base Assessment Rates for established institutions (insured 5 or more years)*

	Small Banks	Large & Highly Complex Institutions
Initial Base Assessment Rate	5 to 32	5 to 32
Unsecured Debt Adjustment (added) ***	-5 to 0	-5 to 0
Brokered Deposit Adjustment (added)	N/A	0 to 10
Total Base Assessment Rate	2.5 to 32	2.5 to 42

* Total base assessment rates do not include the depository institution debt adjustment.

** See §327.8(f) and §327.8(g) for the definition of large and highly complex institutions.

*** The unsecured debt adjustment cannot exceed the lesser of 5 basis points or 50 percent of an insured depository institution's initial base assessment rate.

Total Base Assessment Rates for newly insured small institutions (those insured less than 5 years)

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial Base Assessment Rate	9	14	21	32
Brokered Deposit Adjustment (added)	N/A	0 to 10	0 to 10	0 to 10
Total Base Assessment Rate	9	14 to 24	21 to 31	32 to 42

In effect July 1, 2016 and through December 31, 2022

Total base Assessment Rates for established institutions (insured 5 or more years)*

	Small Banks	Large & Highly Complex Institutions
Initial Base Assessment Rate	3 to 30	3 to 30
Unsecured Debt Adjustment (added) ***	-5 to 0	-5 to 0
Brokered Deposit Adjustment (added)	N/A	0 to 10
Total Base Assessment Rate	1.5 to 30	1.5 to 40

* Total base assessment rates do not include the depository institution debt adjustment.

** See §327.8(f) and §327.8(g) for the definition of large and highly complex institutions.

*** The unsecured debt adjustment cannot exceed the lesser of 5 basis points or 50 percent of an insured depository institution's initial base assessment rate.

Total Base Assessment Rates for newly insured small institutions (those insured less than 5 years)

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial Base Assessment Rate	7	12	19	30
Brokered Deposit Adjustment (added)	N/A	0 to 10	0 to 10	0 to 10
Total Base Assessment Rate	7	12 to 22	19 to 29	30 to 40

In effect April 1, 2011 through June 30, 2016

Total Base Assessment Rates for newly insured small institutions (those insured less than 5 years) *

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV	Large and Highly Complex Institutions
Initial Base Assessment Rate	5 - 9	14	23	35	5 - 35
Unsecured Debt Adjustment (added)	(4.5) - 0	(5) - 0	(5) - 0	(5) - 0	(5) - 0
Brokered Deposit Adjustment (added)	.. - ..	0 - 10	0 - 10	0 - 10	0 - 10
Total Base Assessment Rate	2.5 - 9	9 - 24	18 - 33	30 - 45	2.5 - 45

Total Base Assessment Rates for newly insured small institutions (those insured less than 5 years) *

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial Base Assessment Rate	9	14	23	35
Brokered Deposit Adjustment (added)	N/A	0 to 10	0 to 10	0 to 10
Total Base Assessment Rate	9	14 to 24	23 to 33	35 to 45

In effect January 1, 2010 through March 31, 2011

Total Base Assessment Rates for established institutions (insured 5 or more years)

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial Base Assessment Rate	12 - 16	22	32	45
Unsecured Debt Adjustment (added)	-5 to 0	-5 to 0	-5 to 0	-5 to 0
Secured Liability Adjustment (added)	0 to 8	0 to 11	0 to 16	0 to 22.5
Brokered Deposit Adjustment (added)	N/A	0 to 10	0 to 10	0 to 10
Total Base Assessment Rate	7 to 24.0	17 to 43.0	27 to 58.0	40 to 77.5

Total Base Assessment Rates for newly insured institutions (those insured less than 5 years)

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial Base Assessment Rate	16	22	32	45
Secured Liability Adjustment (added)	0 to 8	0 to 11	0 to 16	0 to 22.5
	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Brokered Deposit Adjustment (added)	N/A	0 to 10	0 to 10	0 to 10
Total Base Assessment Rate	16 to 24.0	22 to 43.0	32 to 58.0	45 to 77.5

In effect April 1, 2009 through December 31, 2009

Total Base Assessment Rates for established institutions (insured 5 or more years)

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial Base Assessment Rate	12 – 16	22	32	45
Unsecured Debt Adjustment (added)	-5 to 0	-5 to 0	-5 to 0	-5 to 0
Secured Liability Adjustment (added)	0 to 8	0 to 11	0 to 16	0 to 22.5
Brokered Deposit Adjustment (added)	N/A	0 to 10	0 to 10	0 to 10
Total Base Assessment Rate	7 to 24.0	17 to 43.0	27 to 58.0	40 to 77.5

Total Base Assessment Rates for newly insured institutions (those insured less than 5 years)
without a CAMELS composite rating

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial Base Assessment Rate	14	22	32	45
Secured Liability Adjustment (added)	0 to 7	0 to 11	0 to 16	0 to 22.5
Brokered Deposit Adjustment (added)	N/A	0 to 10	0 to 10	0 to 10
Total Base Assessment Rate	14 to 21.0	22 to 43.0	32 to 58.0	45 to 77.5

Total Base Assessment Rates for newly insured institutions (those insured less than 5 years) **with a CAMELS composite rating**

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial Base Assessment Rate	12 – 16	22	32	45
Secured Liability Adjustment (added)	0 to 8	0 to 11	0 to 16	0 to 22.5
Brokered Deposit Adjustment (added)	N/A	0 to 10	0 to 10	0 to 10
Total Base Assessment Rate	12 to 24.0	22 to 43.0	32 to 58.0	45 to 77.5

In effect January 1, 2009 through March 31, 2009

	Risk Category	Risk Category II	Risk Category III	Risk Category IV
Annual Assessment Rate	12 - 14	17	35	50

In effect January 1, 2007 through December 31, 2008

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Annual Assessment Rate	5 - 7	10	28	43

Starting January 1, 2007, the FDIC moved from the 9-cell matrix below to 4 risk categories. The following table shows the relationship between the 9-cell matrix and the 4 risk categories.

	Supervisory Group A	Supervisory Group B	Supervisory Group C
Capital Group 1 (Well Capitalized)	Risk Category I	Risk Category II	Risk Category III
Capital Group 2 (Adequately Capitalized)	Risk Category II	Risk Category II	Risk Category III
Capital Group 3 (Under Capitalized)	Risk Category III	Risk Category III	Risk Category IV

In effect January 1, 1996 through December 31, 2006 (BIF)

	Supervisory Group A	Supervisory Group B	Supervisory Group C
Capital Group 1 (Well Capitalized)	0	3	17
Capital Group 2 (Adequately Capitalized)	3	10	24
Capital Group 3 (Under Capitalized)	10	24	27

In effect July 1, 1995 through December 31, 1995 (BIF)

	Supervisory Group A	Supervisory Group B	Supervisory Group C
Capital Group 1 (Well Capitalized)	4	7	21
Capital Group 2 (Adequately Capitalized)	7	14	28
Capital Group 3 (Under Capitalized)	14	28	31

In effect January 1, 1997 through December 31, 2006 (SAIF)

	Supervisory Group A	Supervisory Group B	Supervisory Group C
Capital Group 1 (Well Capitalized)	0	3	17
Capital Group 2 (Adequately Capitalized)	3	10	24
Capital Group 3 (Under Capitalized)	10	24	27

In effect July 1, 1995 through December 31, 1996 (SAIF)

	Supervisory Group A	Supervisory Group B	Supervisory Group C
Capital Group 1 (Well Capitalized)	23	26	29
Capital Group 2 (Adequately Capitalized)	26	29	30
Capital Group 3 (Under Capitalized)	29	30	31

(In addition, SAIF had a special assessment of 65.7bps in 1996)

In effect January 1, 1993 through June 30, 1995 (BIF & SAIF)

	Supervisory Group A	Supervisory Group B	Supervisory Group C
Capital Group 1 (Well Capitalized)	23	26	29
Capital Group 2 (Adequately Capitalized)	26	29	30
Capital Group 3 (Under Capitalized)	29	30	31