

## Adjustment Codes frequently appearing on the FDIC Quarterly Invoice

**11 - Financial Data Change** - This adjustment occurs because of a change to the assessment base resulting from change(s) to certain line items on the Call Report Schedule RC-O. A base change can result from:

- **Asset or Equity Change - Schedule RC-O line items 4 and/or 5** - Change(s) are made affecting the assessment base computation of Average Consolidated Total Assets less Average Tangible Equity.
- **Banker's Bank Change - Schedule RC-O line items 10, 10a, and/or 10b** - Change(s) are made affecting a Banker's Bank's eligibility and/or deductions from the assessment base.
- **Custodial Bank Change - Schedule RC-O line items 11, 11a, and/or 11b** - Change(s) are made affecting a Custodial Bank's eligibility and/or deductions from the assessment base.

**31 - Risk Classification Change** - This adjustment occurs because of a change to the FDIC multiplier resulting from change(s) to: CAMELS ratings, Call Report line items used in pricing, and/or one or more of the pricing adjustments. For more information, go to: [The Deposit Insurance Fund](#), scroll down to **Assessments** and click on **read more**.

**83 - Surcharge change for Prior Period** - This adjustment occurs because Call Report changes for a large institution, or its affiliates (if applicable), have caused a re-computation of prior period(s) surcharge assessment(s). Surcharges were collected between December 2016 and December 2018. For more information on surcharges see [12 CFR 327.11](#).

**86 - Assessment Offset change for Prior Period** - This adjustment occurs because one or both of the following types of changes happened in a prior period. (Note: the computation of an Assessment Offset first appeared on the September 2020 invoice):

- **PPP & MMLF Reported Amount - Schedule RC-M line items 17(b) and 18(b)** - A change to either of these line items changes the PPP & MMLF reported amount used to compute the Assessment Offset.
- **Risk Classification Change** (see **Change 31** above) - A change to your FDIC multiplier changes the Assessment Offset because the PPP & MMLF reported amount is multiplied by the FDIC multiplier to obtain the Assessment Offset amount.

**314 - New Institution Adjustment.** This adjustment occurs because a pro-rata deduction is applied to the initial invoice of a newly insured institution. The pro-rata deduction is computed using the institution's initial Call Report and results in the institution being charged for only the number of days it is open in its first quarter.

Note: **11, 31, 83** and **86** adjustments appear on an institution's invoice when the Call Report amendments are within the 3-year statute of limitations (see [Assessment Invoicing](#)). The **314** adjustment appears on a newly insured institution's initial invoice and a re-computed adjustment appears if the institution amends its initial Call Report within the 3-year statute of limitations.