



January 19, 2011

TO: The Executive Secretary's Section
FDIC Legal Division

FROM: Andrew Felton
Acting Chief, Large Bank Pricing Section
Division of Insurance and Research

SUBJECT: Teleconference with American Bankers Association (ABA) on Large Bank Pricing System RIN 3064-AD66, 75 FR 72612 (November 24, 2010).

The FDIC published in the Federal Register a Notice of Proposed Rulemaking (NPR) requesting comment on its proposal to revise the assessment system applicable to large insured depository institutions to better differentiate institutions and take a more forward-looking view of risk; to better take into account losses that the FDIC may incur if an institution fails; and to make technical and other changes to the rules governing the risk-based assessment system.

A telephone conference was held with the ABA and 52 financial institutions and other parties on December 20, 2010, to discuss the NPR for large bank pricing. The telephone conference focused on answering various questions related to the NPR that were submitted to the ABA by their member institutions. Follow-up and additional questions were also addressed. A recording of the conference will be posted on the FDIC's website. In addition, the participants were encouraged to submit written comments by the January 3, 2011 deadline as outlined in the NPR.

FDIC Staff and Industry Participants Include the Following:

<u>Name / Institution</u>	<u>Representing</u>
Diane Ellis, Deputy Director	FDIC
Marc Steckel, Associate Director	FDIC
Matthew Green, Section Chief	FDIC
Lisa Ryu, Section Chief	FDIC
Andrew Felton, Acting Chief	FDIC
Mike Anas, Senior Financial Analyst	FDIC
Brenda Bruno, Senior Financial Analyst	FDIC
Kevin Bruno, Senior Financial Analyst	FDIC
Matt Valentine, Senior Financial Analyst	FDIC
Tyler Davis, Senior Financial Analyst	FDIC
Brian Lewis, Senior Financial Analyst	FDIC
Pat Mitchell, Senior Financial Analyst	FDIC
Heather Etner, Financial Analyst	FDIC
Robert Oshinsky, Senior Financial Economist	FDIC



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

Division of Insurance and Research

Rob Sarama, Financial Economist	FDIC
Brian Scholl, Financial Economist	FDIC
Ken Stinson, Economic Analyst	FDIC
Brian Lemak, Economic Assistant	FDIC
Chris Bradley, Senior Policy Analyst	FDIC
Joseph DiNuzzo, Supervisory Counsel	FDIC
Sheikha Kapoor, Counsel	FDIC

American Bankers Association
American Express Bank
Ameriprise Financial
Arvest Bank
Associated Bank
Astoria Federal Savings
Banco Popular de Puerto Rico
Bank of America
Bank of New York Mellon
Bank of Puerto Rico
Bank of the West
BB&T
BBVA Compass
Capital One
Citigroup
Citizens Financial Group
Clearing House
Comerica Bank
Cox-Smith Law Firm
Davis Polk
Debevoise & Plimpton
Discover
E-Trade Bank
Federal Financial
Financial Services Roundtable
First Niagara Bank
First Tennessee Bank
Flagstar Bank
Goldman Sachs
HSBC
Huntington National Bank
ING Direct



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

Division of Insurance and Research

JP Morgan Chase

KeyBank

Law Firm of Paul Hastings

MetLife Bank

MidFirst Bank

Morgan Stanley Bank

Northern Trust Company

Promontory Interfinancial Networks

Regions Bank

State Farm Bank

State Street Bank

SunTrust

SVB

TCF Bank

UBS

Union Bank

US Bank

UT Bankers Association

Valley National Bank

Webster Bank NA

Wells Fargo Bank