



Federal Deposit Insurance Corporation

550 17th Street NW, Washington, D.C. 20429-9990

Division of Insurance and Research

April 30, 2012

TO: The Executive Secretary's Section
FDIC Legal Division

FROM: Matthew Green
Associate Director
Division of Insurance and Research

SUBJECT: Teleconference with Experian Information Solutions, Inc. - Assessments, Large Bank Pricing, 77 Fed. Reg. 18109 (March 27, 2012) (RIN 3064-AD92)

The FDIC published in the Federal Register a Notice of Proposed Rulemaking (NPR) requesting comment on proposed revisions to some of the definitions used to determine assessment rates for large and highly complex insured depository institutions.

Experian requested a meeting with the FDIC to clarify certain aspects of the proposed definition of *Higher-Risk Consumer Loans and Securities*. The meeting was held via teleconference on April 27, 2012. The discussion during the call centered on questions about the requirements for probability of default estimation and for the reporting of *Higher-Risk Consumer Loans and Securities* by institutions. FDIC staff encouraged Experian to file a written comment on the NPR by the May 29, 2012 deadline.

April 27, 2012 Teleconference Participants

Name

Brodie Oldham
Michele Raneri
Geoff Gunn
Patrick Mitchell
Tyler Davis
Matthew Green
Sheikha Kapoor
Robert Strand

Representing

Experian
Experian
Experian
FDIC
FDIC
FDIC
FDIC
American Bankers Association