

**From:** Novoa Hernandez, Felipe A <felipe.novoa@santander.us>  
**Sent:** Wednesday, July 12, 2023 4:24 PM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] RIN 3064-AF93 - Special Assessments Pursuant to Systemic Risk Determination

Dear FDIC team,

Hope this email finds you well.

I have a question about the special assessment calculation, the calculation will be: **Option1** (12.5\*base) deferred over 8 quarters? Or **Option2** (12.5/4\*base) for each quarter? (please find below an example with a base of 100 for each case)

	1Q'24	2Q'24	3Q'24	4Q'24	1Q'25	2Q'25	3Q'25	4Q'25
<b>Base</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Quarterly Rate</b>	<b>0.0313</b>	<b>0.0313</b>	<b>0.0313</b>	<b>0.0313</b>	<b>0.0313</b>	<b>0.0313</b>	<b>0.0313</b>	<b>0.0313</b>
<b>Option 1</b>	<b>3.13</b>	<b>3.13</b>	<b>3.13</b>	<b>3.13</b>	<b>3.13</b>	<b>3.13</b>	<b>3.13</b>	<b>3.13</b>
<b>Option 2</b>	<b>1.56</b>	<b>1.56</b>	<b>1.56</b>	<b>1.56</b>	<b>1.56</b>	<b>1.56</b>	<b>1.56</b>	<b>1.56</b>

Thanks in advance for your support,



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