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FED

12 CFR Parts 314, 360, 370

RIN 3064-AG35

Large-Bank Deposit Insurance Determination Modernization; Extension of Comment Period

AGENCY: Federal Deposit Insurance Corporation (FDIC).

ACTION: Notice of proposed rulemaking; extension of comment period.

SUMMARY: The FDIC is extending the public comment period on the proposed rule "Large-Bank Deposit Insurance Determination Modernization," which was published in the *Federal Register* on November 4, 2026. The FDIC is extending the public comment period from January 4, 2027, to February 3, 2027, to provide interested parties with additional time to analyze the proposal and prepare comments.

DATES: The comment period for the proposed rule published November 4, 2026, at 91 FR 69642, is extended. Comments must be received on or before February 3, 2027.

ADDRESSES: You may submit comments to the FDIC, identified by RIN 3064-AG35, by any of the following methods:

- *FDIC Website*: *https://www.fdic.gov/federal-register-publications.* Follow instructions for submitting comments on the agency website.
- *Email*: *Comments@fdic.gov*. Include RIN 3064-AG35 in the subject line of the message.
- *Mail*: Jennifer M. Jones, Deputy Executive Secretary, Attention: Comments – RIN 3064-AG35, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.
- *Hand Delivery to FDIC*: Comments may be hand-delivered to the guard station at the rear of the 550 17th Street NW building (located on F Street) on business days between 7 a.m. and 5 p.m.

- *Public Inspection*: Comments received, including any personal information provided, may be posted without change to *https://www.fdic.gov/federal-register-publications*. Commenters should submit only information that the commenter wishes to make available publicly. The FDIC may review, redact, or refrain from posting all or any portion of any comment that it may deem to be inappropriate for publication, such as irrelevant or obscene material. The FDIC may post only a single representative example of identical or substantially identical comments, and in such cases will generally identify the number of identical or substantially identical comments represented by the posted example. All comments that have been redacted, as well as those that have not been posted, that contain comments on the merits of the proposed rule will be retained in the public comment file and will be considered as required under all applicable laws. All comments may be accessible under the Freedom of Information Act. Follow the search instructions on *https://www.regulations.gov* to view public comments.

This proposal, all comments received, and a summary of not more than 100 words of the proposed rule pursuant to the Providing Accountability Through Transparency Act of 2023 are available at *https://www.fdic.gov/resources/regulations/federal-register-publications/*.

FOR FURTHER INFORMATION CONTACT: Shivali Nangia, Deputy Director, Division of Resolutions and Receiverships, *snangia@fdic.gov*; Eli Engelbourg, Chief, Division of Resolutions and Receiverships, 703-562-6341, *eengelbourg@fdic.gov*; Ryan P. Tetrick, Deputy Director, Division of Complex Institution Supervision and Resolution, *rtetrick@fdic.gov*; Luis A. Mayorga, Chief, Division of Complex Institution Supervision and Resolution, *lmayorga@fdic.gov*; Karen L. Main, Senior Counsel, Legal Division, *kamain@fdic.gov*; Shane Kiernan, Counsel, Legal Division, *skiernan@fdic.gov*; F. Angus Tarpley III, Counsel, Legal Division, *ftarpley@fdic.gov*; Andrew J. Yu, Counsel, Legal Division, *anyu@fdic.gov*.

SUPPLEMENTARY INFORMATION: On November 4, 2026, the FDIC published in the *Federal Register* (91 FR 69642) a proposal that would: remove the regulation regarding recordkeeping for timely deposit insurance determination; revise the regulation regarding large-bank deposit insurance determination modernization to modify the requirements that, following rescission of the preceding regulation, would generally apply to institutions currently subject to the preceding regulation, with certain modifications, and clarify its requirements to better align the burdens of the rule with the benefits; and revise the regulation regarding indexing of specified regulatory thresholds to index the thresholds to inflation in the regulation regarding large-bank deposit insurance determination modernization. An extension of the comment period will provide additional opportunity for the public to prepare comments to address the matters raised by the proposed rule. Therefore, the FDIC is extending the comment period for the proposed rule from January 4, 2027, to February 3, 2027.

Federal Deposit Insurance Corporation.

Dated at Washington, DC, on November 25, 2026.

Jennifer M. Jones,

Deputy Executive Secretary.

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