rule that includes a Federal mandate that may result in the expenditure by State, local, and tribal governments, in the aggregate, or by the private sector, of $100 million or more in any one year. However, the UMRA does not apply to final rules for which a general notice of proposed rulemaking was not published.\(^9\) Consistent with section 553(b)(2)(B) of the APA, the OCC has determined for good cause that general notice and opportunity for public comment is unnecessary because the rule makes a technical change to update a physical mailing address for the OCC’s CAG and does not alter any substantive provision of law. Accordingly, the OCC has not prepared a CAG and does not alter any substantive provision of law. The OCC has not prepared an economic analysis of the rule under the UMRA.

**F. Riegle Community Development and Regulatory Improvement Act of 1994**

Pursuant to section 302(a) of the Riegle Community Development and Regulatory Improvement Act of 1994,\(^10\) in determining the effective date and administrative compliance requirements for new regulations that impose additional reporting, disclosure, or other requirements on insured depository institutions, the OCC must consider, consistent with the principles of safety and soundness and the public interest: (1) Any administrative burdens that the final rule places on depository institutions, including small depository institutions and customers of depository institutions, and (2) the benefits of the final rule. This final rule does not impose additional reporting, disclosure, or other requirements on an insured depository institution. Therefore, section 302(a) of the Riegle Community Development and Regulatory Improvement Act of 1994 does not apply to this final rule.

**G. The Congressional Review Act**

Before a rule can take effect, the Congressional Review Act (CRA), 5 U.S.C. 801 et seq., provides that the OCC must submit to Congress and to the Comptroller General the rule along with such other reports and other appropriate reports to Congress and the Government Accountability Office for review. Under section 302(a) of the CRA, the OCC will submit the final rule and other appropriate reports to Congress and the Government Accountability Office for review.

**List of Subjects in 12 CFR Part 14**

- Banks, banking, Consumer protection, Insurance, National banks, Reporting and recordkeeping requirements.

**Office of the Comptroller of the Currency**

For the reasons set out in the preamble, 12 CFR part 14 is amended as follows:

**PART 14—CONSUMER PROTECTION IN SALES OF INSURANCE**

| 1. The authority citation for part 14 continues to read as follows: |
| Authority: 12 U.S.C. 1 et seq., 24(Seventh), 92, 93a, 1462a, 1463, 1464, 1818, 1831x, and 5412(b)(2)(B). |

**Appendix A to Part 14—Consumer Grievance Process**

[Additional text and amendments to existing parts of the regulations are provided here.]

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**FEDERAL DEPOSIT INSURANCE CORPORATION**

**12 CFR Part 329**

**Liquidity Risk Measurement Standards**

**CFR Correction**

This rule is being published by the Office of the Federal Register to correct an editorial or technical error that appeared in the most recent annual revision of the Code of Federal Regulations.

In Title 12 of the Code of Federal Regulations, parts 300 to 346, revised as of January 1, 2022, make the following corrections:

§ 329.22 [Corrected]

1. Amend §329.22 in paragraphs (a)(2) introductory text, (a)(2)(ii), (a)(4), and (a)(5), by removing the text “” in its place wherever it appears.” wherever it appears.

§ 329.40 [Corrected]

2. Amend §329.40 in paragraph (a) by adding the words “An FDIC-supervised institution” to the beginning of the first sentence.

BILLS AND CODE 0099–10–P

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**FARM CREDIT ADMINISTRATION**

**12 CFR Parts 611, 615, 620, 621, 628, and 630**

**RIN 3052–AD36**

**Implementation of the Current Expected Credit Losses Methodology for Allowances, Related Adjustments to the Tier 1/Tier 2 Capital Rule, and Conforming Amendments**

**AGENCY:** Farm Credit Administration.

**ACTION:** Final rule.

**SUMMARY:** The Farm Credit Administration (FCA or Agency) is amending certain regulations to address changes in U.S. generally accepted accounting principles (U.S. GAAP). These amendments modify FCA’s capital and other regulations, including certain regulatory disclosure requirements.

**DATES:** The final rule is effective on January 1, 2023.

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