PRESS RELEASE

Federal Deposit Insurance Corporation

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Media contact:
Julianne Fisher Breitbeil
(202) 898-6895
jbreitbeil@fdic.gov

FDIC Issues Notice of Proposed Rulemaking: Company-Run Stress Testing Requirements for FDIC-supervised State Nonmember Banks and State Savings Associations

The Federal Deposit Insurance Corporation (FDIC) today issued a notice of proposed rulemaking that would revise the FDIC's requirements for stress testing by FDIC-supervised institutions, consistent with changes made by Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA).

The proposed rule would amend the FDIC's existing stress testing regulations to change the minimum threshold for applicability from $10 billion to $250 billion, revise the frequency of required stress tests by FDIC-supervised institutions from annual to periodic, and reduce the number of required stress testing scenarios from three to two.

The NPR also proposes to make certain conforming and technical changes, including changes that were previously proposed in an April 2018 notice of proposed rulemaking that was superseded, in part, by the enactment of EGRRCPA.

Comments will be accepted until February 19, 2019.

Attachment:

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