



# PRESS RELEASE

Federal Deposit Insurance Corporation

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## **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changes, including changes that were previously proposed in an April 2018 notice of proposed rulemaking that was superseded, in part, by the enactment of EGRRCPA.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:**

[Notice of Proposed Rulemaking: Company-Run Stress Testing Requirements for FDIC-supervised State Nonmember Banks and State Savings Associations](#)

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Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's banks and savings associations, 5,479 as of September 30, 2018. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars—insured financial institutions fund its operations.

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