



PRESS RELEASE

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Agencies Extend Comment Period on Regulatory Capital Proposals

FOR IMMEDIATE RELEASE

The federal banking regulators today announced that they have extended the comment period until October 22, 2012, on three notices of proposed rulemaking (NPRs) that would revise and replace the agencies' current capital rules. The proposals have been available on the Federal Deposit Insurance Corporation's website since June 12, 2012.

One NPR, the Basel III regulatory capital reforms, would strengthen minimum requirements for the level and quality of financial institutions' capital. The second NPR proposes changes to the agencies' Advanced Approaches capital regulation to reflect other aspects of Basel III and would apply the agencies' Market Risk capital regulations to thrift institutions and thrift holding companies. A third NPR, the Standardized Approach, proposes changes to the calculation of risk-weighted assets that address issues identified in the financial crisis, and removes reliance on credit ratings consistent with the Dodd-Frank Wall Street Reform and Consumer Protection Act.

The comment period was extended to allow interested persons more time to understand, evaluate, and prepare comments on the proposals. Originally, comments were due by September 7, 2012:

<http://www.fdic.gov/news/news/press/2012/pr12068.html>.



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. 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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