



PRESS RELEASE

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FDIC Releases Technical Assistance Video on Interest Rate Risk

FOR IMMEDIATE RELEASE

The Federal Deposit Insurance Corporation (FDIC) today announced the release of a new video in its third installment of technical assistance videos to provide useful information to bank directors, officers, and employees on regulatory issues and proposed regulatory changes.

This video addresses the key elements of a bank's interest rate risk framework. It includes a discussion of the types of interest rate risk, measurement systems, assumptions used in interest rate risk models, and risk limits and mitigation. This video is intended for management teams of community banks, particularly those involved in the asset/liability management function, including members of a bank's Asset/Liability Committee or similar senior management committee.

"As part of our Community Banking Initiative, we committed to provide more technical assistance," said Chairman Martin J. Gruenberg. "This interest rate risk video provides virtual technical training for bank officers and employees in an area of growing concern."

Five additional videos will be released as part of this third installment of videos. The additional videos will be released over the next five months and will cover fair lending, appraisals and evaluations, troubled debt restructurings and the allowance for loan and lease losses, evaluation of municipal securities, and flood insurance coverage.

The first installment of six videos was released in early April and was aimed at new bank directors to help prepare them for their important fiduciary role. The second



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.

FDIC press releases and other information are available on the Internet at www.fdic.gov, by subscription electronically (go to www.fdic.gov/about/subscriptions/index.html) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). PR-70-2013

installment of six videos was released on June 30 and was a virtual version of the FDIC's Directors' College Program.

The FDIC's technical assistance videos and additional information can be accessed at <http://www.fdic.gov/resourcecenter>.

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