
Joint Release

**Federal Deposit Insurance Corporation
Federal Reserve Board of Governors
Office of the Comptroller of the Currency**

For Immediate Release

March 5, 2014

**Agencies Issue Final Dodd-Frank Act Stress Test
Guidance for Medium-Sized Firms**

Three federal bank regulatory agencies are issuing final guidance describing supervisory expectations for stress tests conducted by financial companies with total consolidated assets between \$10 billion and \$50 billion.

These medium-sized companies are required to conduct annual, company-run stress tests under rules issued by the agencies in October 2012 to implement a provision in the Dodd-Frank Wall Street Reform and Consumer Protection Act. These companies are required to perform their first stress tests under the Dodd-Frank Act by March 31, 2014.

The agencies' stress test rules are flexible to accommodate different risk profiles, sizes, business mixes, market footprints, and complexity for companies in the \$10 billion to \$50 billion asset range. Consistent with this flexibility, the final guidance describes general supervisory expectations for these companies' Dodd-Frank Act stress tests, and, where appropriate, provides examples of practices that would be consistent with those expectations.

The final guidance from the Federal Reserve Board, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency is similar to proposed guidance issued by the agencies last year. The agencies clarified certain aspects in response to comments received.

The guidance confirms that companies with assets between \$10 billion and \$50 billion are not subject to the Federal Reserve's capital plan rule, the Federal Reserve's annual Comprehensive Capital Analysis and Review, Dodd-Frank Act supervisory stress tests, or related data collections, which apply to bank holding companies with assets of at least \$50 billion.

Attachment: [Supervisory Guidance on Implementing Dodd-Frank Act Company-Run Stress Tests for Banking Organizations with Total Consolidated Assets of more than \\$10 Billion but less than \\$50 Billion](#) - PDF ([PDF Help](#))

Media Contacts:

Federal Reserve	Eric Kollig	(202) 452-2955
FDIC	Greg Hernandez	(202) 898-6993
OCC	Bill Grassano	(202) 649-6870

FDIC: PR-19-2014