
Joint Release

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

For immediate release

December 10, 2015

Banking Agencies' Statement Regarding the Basel Committee's Second Consultative Paper, "Revisions to the Standardized Approach for Credit Risk"

The Basel Committee on Banking Supervision (BCBS) today published a consultative paper, "Revisions to the Standardized Approach for credit risk," which is the committee's second consultative paper on the topic. These proposed revisions would apply primarily to large, internationally active banking organizations and not to community banking organizations.

The Federal Reserve Board, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency will consider the proposals outlined in the consultative paper with the goal of developing a stronger and more transparent risk-based capital framework for the largest institutions. Any change to the U.S. risk-based capital rules as a result of proposals in this or subsequent papers released by the BCBS would be considered in a manner consistent with the U.S. notice and comment process. Interested parties are encouraged to review the consultative paper and provide comments directly to the BCBS Secretariat.

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