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**Joint Release**

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

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For immediate release

September 8, 2016

**Agencies Issue Study on Banking Activities and Investments**

The Federal Reserve Board, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency today released a report to the Congress and the Financial Stability Oversight Council on the activities and investments that banking entities may engage in under applicable law.

Section 620 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) required the federal banking agencies to conduct the study and report to Congress on the types of activities and investments permissible for banking entities, the associated risks, and how banking entities mitigate those risks. For the purpose of this study, banking entities include insured depository institutions and any company that controls an insured depository institution or is treated as a bank holding company under the International Banking Act of 1978. The study also covers any affiliate or subsidiary of such companies.

Each agency prepared the section of the report relative to the banking entities that it supervises. Each of the three sections includes a discussion of permissible activities, risk mitigation, legal limitations, and specific recommendations as required by the Dodd-Frank Act.

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Attachment: [Report Pursuant to Section 620 of the Dodd-Frank Act](#)

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