



PRESS RELEASE

Federal Deposit Insurance Corporation

December 12, 1995

REGULATORS CONTINUE REVIEWING NEW SYSTEM FOR EVALUATING INTEREST RATE RISK; NO CHANGES TO BANK DATA REQUIRED AT THIS TIME

FOR IMMEDIATE RELEASE

The three federal banking regulators announced today they are continuing to analyze a proposed new framework for measuring exposure to interest rate risk and, therefore, banks will not be required to supply additional information in this area for the first quarter of 1996.

The Federal Reserve Board, the Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency jointly published a proposed policy statement in August regarding a standard process for measuring and monitoring a bank's exposure to changes in interest rates. After considering the public comments received, the three agencies decided that further analysis of the proposal is necessary. This means there will be no additions to the interest rate risk portion of the quarterly Reports of Condition and Income (Call Reports) that banks will file as of March 31, 1996.

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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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