



**Federal Deposit Insurance
Corporation**

550 17th Street NW, Washington, DC 20429-9990

Financial Institution Letter

FIL-37-2013

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PROPOSED INTERAGENCY GUIDANCE ON COMPANY-RUN STRESS TESTS

Summary: The federal banking agencies are issuing proposed interagency stress-testing guidance outlining principles for implementation of stress tests as mandated by Section 165(i)(2) of the *Dodd-Frank Wall Street Reform and Consumer Protection Act* (DFA). This guidance is applicable to all FDIC-supervised banks and savings associations with at least \$10 billion but less than \$50 billion in total consolidated assets. The guidance sets forth supervisory expectations for DFA stress-test practices and provides information about methodologies these institutions should use.

Statement of Applicability to Institutions Under \$1 Billion in Total Assets: This Financial Institution Letter is not applicable to FDIC-supervised banks and savings associations with total assets less than \$1 billion.

Distribution:

FDIC-Supervised Banks (Commercial and Savings)

Suggested Routing:

Chief Executive Officer
Chief Finance Officer
Chief Risk Officer

Related Topics:

Administrative Practice and Procedure, Banks, Banking, Reporting and Recordkeeping Requirements, State Savings Associations, Stress Tests

Attachment:

[Proposed Supervisory Guidance on Implementing Dodd-Frank Act Company-Run Stress Tests](#)

Contact:

Ryan Sheller, Senior Large Financial Institution Specialist, rsheller@fdic.gov or (202) 412-4861
Mark Flanigan, Counsel, mflanigan@fdic.gov or (202) 898-7426

Note:

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Highlights:

- The proposed guidance describes supervisory expectations for DFA stress-testing practices for institutions with total consolidated assets between \$10 billion and \$50 billion.
- The proposed guidance underscores the importance of stress testing as an ongoing risk management practice that supports an institution's forward-looking assessment of its risks and better equips the institution to address a range of macroeconomic and financial outcomes.
- The proposed guidance provides additional details to help these companies conduct stress tests based on their size, complexity, risk profile, business mix, and market footprint.