



# NEWS RELEASE

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## FDIC PUBLISHES SEMIANNUAL AGENDA OF REGULATIONS

The Federal Deposit Insurance Corporation has published its semiannual agenda of regulations to inform the public of the Corporation's regulatory actions and to heighten public participation in the rulemaking process.

Many of the regulations included in this agenda are in response to the Federal Deposit Insurance Corporation Improvement Act of 1991 and the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. Of the 28 final or potential changes to the FDIC's regulations, seven are in the proposed rule stage, 16 are in the final rule stage and five are completed actions.

Regulations in the proposed rule stage include risk-based assessments, risk-based capital standards, activities of state savings associations, standards for disciplining independent public accountants, foreign banks, safety and soundness standards, and added requirements for FDIC employee standards of conduct.

In the final rule stage are proposals on activities of state-chartered banks, unsafe and unsound banking practices, external audits, extension of corporate powers, deposit liabilities, insider transactions, deposit insurance coverage, changes in senior executive officers or directors, golden parachute and indemnification payments, financial disclosures for FDIC employees, notices of branch closings, uniform criminal referral

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reports, contracts adverse to safety and soundness and determination of economically depressed regions.

Among the completed actions are: capital maintenance, real estate lending standards, accounting standards and a change in the risk weight assigned to presold residential construction loans.

The FDIC's complete semiannual agenda was published in the Federal Register on April 26, 1993.

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