



**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, D.C. 20429-9990

**Financial Institution Letter**  
**FIL-7-2010**  
**February 26, 2010**

## **REGULATORY CAPITAL STANDARDS**

### **Clarification of the Risk Weights for FDIC Claims and Guarantees**

**Summary:** The federal banking agencies (the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency, the Federal Reserve Board, and the Office of Thrift Supervision) are clarifying the risk weights for claims on or guaranteed by the FDIC for purposes of banking organizations' risk-based capital requirements.

**Distribution:**

FDIC-Supervised Banks (Commercial and Savings)

**Suggested Routing:**

Chief Executive Officer  
Chief Financial Officer  
Chief Accounting Officer

**Related Topics:**

Risk-Based Capital Rules  
12 CFR Part 325

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**Attachment:**

Joint Agency Statement

**Highlights:**

- Direct claims on and claims unconditionally guaranteed by the FDIC may be assigned a zero percent risk weight.
- Exposures that are covered by a conditional guarantee, such as FDIC loss-sharing agreements, which include contractual conditions that acquirers must meet, may be assigned a 20 percent risk weight.

**Note:**

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