



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

Contact:

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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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