

STATEMENT OF

**DONALD E. POWELL
CHAIRMAN
FEDERAL DEPOSIT INSURANCE CORPORATION**

on

THE DEVELOPMENT OF THE NEW BASEL CAPITAL ACCORDS

before the

COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS

**9:30 A.M.
November 10, 2005
Room 538, Dirksen Senate Office Building**

APPENDIX A

**Ranges of Minimum Required Capital (MRC) Changes for Various
Credit Portfolios As Indicated by QIS-4 Results**

Portfolio	Average % Change in MRC	Largest % Decline in MRC	Largest % Increase in MRC
Corporate, Bank, Sovereign	-22	-80	56
Small Business	-27	-81	30
High-Volatility Commercial Real Estate	-33	-60	110
Income-Producing Real Estate	-41	-79	30
Aggregate Wholesale Credit	-25	-80	56
Home Equity	-74	-99	92
Residential Mortgage	-61	-99	-18
Credit Card	66	-90	416
Other Consumer	-7	-98	94
Retail Business	-6	-100	204
Aggregate Retail Credit	-26	-83	73
Equities	7	-94	78
Other Assets	-12	-47	0
Securitization	-18	-70	56
Change in Effective MRC	-15	-47	56

**Exhibit 2: Range of Minimum Required Capital (MRC) Changes
for Wholesale Portfolios**

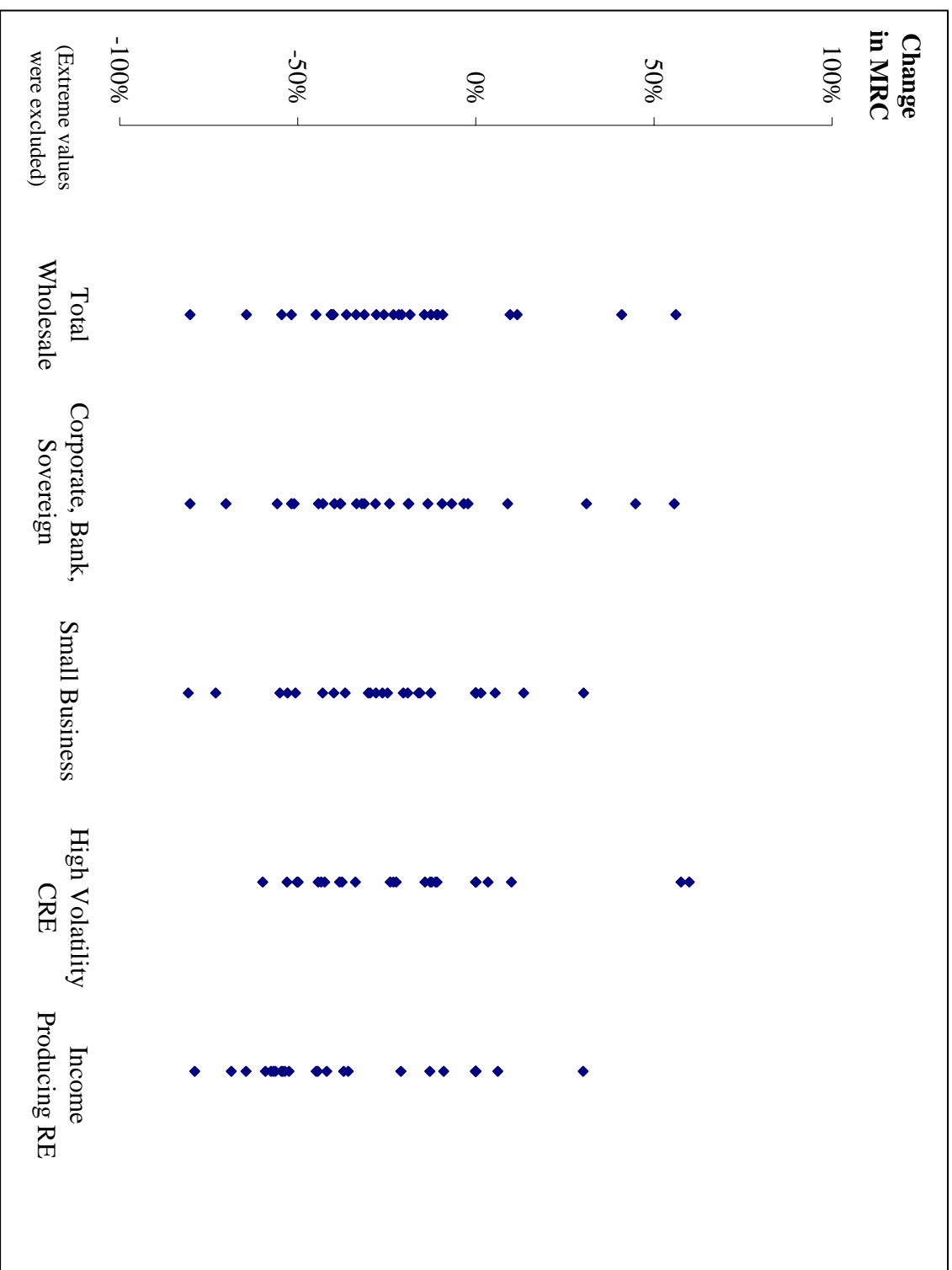


Exhibit 3: Range of Minimum Required Capital (MRC) Changes for Retail Portfolios

