

MEMORANDUM

TO: Public File – Standardized Approach for Risk-Weighted Assets; Market Discipline and Disclosure Requirements (RIN 3064-AD97)

FROM: FDIC Staff

DATE: December 5, 2012

SUBJECT: Meeting with Mortgage Bankers Association (MBA)

On May 5, 2011, FDIC representatives (Bobby Bean, Ryan Billingsley, Karl Reitz, Suzy Claire, David Riley, Stephanie Efron, Mark Handzlik, Michael Phillips, Paul Robin, Matthew Homer & Kathleen Keest) participated in a meeting with representatives of the Mortgage Bankers Association (Dave Motley, Seth Sprague, Scott Reed, Brian Lancaster, Shaun Krause, Keith Dunsmore, Michael Frantantoni, Jim Gross, George Green & Andrew Szalay). At this meeting the MBA representatives generally described their concerns with respect to certain provisions of the proposed rule, including the proposed treatment for residential mortgage exposures and mortgage-backed securities.

Information prepared by MBA for purposes of this meeting is attached to this memorandum.