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OCC Bulletin 2019-7 | February 13, 2019

Amendments to the Stress Testing Rules for National Banks and Federal Savings Associations: Notice of Proposed Rulemaking

Replaced: See OCC 2019-47

Summary

The Office of the Comptroller of the Currency (OCC) published a notice of proposed rulemaking in the *Federal Register* on February 13, 2019, that would amend the OCC’s stress testing rule at 12 CFR 46. The proposed rule implements the requirements imposed by section 401 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA).

The OCC will accept comments on this notice of proposed rulemaking through March 14, 2019.

To

Chief Executive Officers of All National Banks and Federal Savings Associations, Department and Division Heads, All Examining Personnel, and Other Interested Parties

Note for Community Banks

The proposed rule would raise the minimum asset threshold for national banks and federal savings associations covered by the company-run stress testing requirement from \$10 billion to \$250 billion in total consolidated assets.

Highlights

The EGRRCPA, enacted on May 24, 2018, amended certain aspects of the stress testing requirements in section 165(i)(2) of the Dodd–Frank Wall Street Reform and Consumer Protection Act. Specifically, section 401 of the EGRRCPA raises the minimum asset threshold for national banks and federal savings associations covered by the company-run stress testing requirement from \$10 billion to \$250 billion in total consolidated assets; revises the requirement for national banks and federal savings associations to conduct stress tests “annually” and instead requires them to conduct stress tests “periodically”; and no longer requires the OCC to provide an “adverse” stress testing scenario, thus reducing the number of required stress test scenarios from three to two. These changes become effective 18 months after the EGRRCPA’s enactment.

The proposed rule implements the changes required by the EGRRCPA and makes certain additional facilitating and conforming changes to the stress testing requirements.

Further Information

Please contact Hein Bogaard, Lead Economic Expert, International Analysis and Banking Condition, at (202) 649-5450; or Henry Barkhausen, Counsel, or Daniel Perez, Attorney, Chief Counsel's Office, at (202) 649-5490.

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Related Link

- ["Amendments to the Stress Testing Rules for National Banks and Federal Savings Associations"](#)

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