



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

Financial Institution Letter  
FIL-79-2019  
December 9, 2019

## Request for Information on a Framework for Analyzing the Effects of FDIC Regulatory Actions

**Summary:** The Federal Deposit Insurance Corporation (FDIC) today issued a *Request for Information (RFI)* seeking comment on approaches it uses, or is considering using, to analyze the effects of its regulatory actions. The RFI is part of FDIC's ongoing effort to strengthen the quality of its regulatory cost-benefit analyses, and comments received on the RFI will assist the FDIC in this respect. The RFI was published in the *Federal Register* on November 29, 2019, and comments are due by January 28, 2020.

**Statement of Applicability to Institutions with Total Assets under \$1 Billion:** This Financial Institution Letter may be of interest to some FDIC-insured institutions, but it should not be viewed as required reading.

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[Request for Information on a Framework for Analyzing the Effects of FDIC Regulatory Actions](#)

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### Highlights:

- The FDIC has had a longstanding commitment to improving the quality of its regulations and policies, to minimizing regulatory burdens on the public and the banking industry, and generally to ensuring that its regulations and policies achieve legislative goals efficiently and effectively.
- An objective and transparent analysis of the effects of regulatory actions and alternatives supports both good policy decisions and the meaningful involvement and trust of the public in the rulemaking process.
- The FDIC's intention to improve the quality of its analysis of regulatory actions is not in response to any specific statutory mandate, but in the belief that robust analysis can enhance decision-making and regulatory transparency.
- The RFI describes a conceptual template for organizing the issues that typically arise in analyzing the effects of banking regulations, and doing so in a manner consistent with general principles for regulatory analysis.