



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

WASHINGTON, D.C. 20551

DIVISION OF SUPERVISION
AND REGULATION
DIVISION OF CONSUMER AND
COMMUNITY AFFAIRS

SR 22-10

CA 22-10

December 19, 2022

**TO THE OFFICER IN CHARGE OF SUPERVISION
AT EACH FEDERAL RESERVE BANK**

SUBJECT: Inactive Supervisory Guidance

Applicability: This letter applies to all banking organizations supervised by the Federal Reserve, including those with \$10 billion or less in consolidated assets.

The purpose of this letter is to announce that Federal Reserve staff has made certain previously issued Supervision and Regulation (SR) and Supervision and Regulation and Consumer Affairs (SR/CA) letters inactive. The SR and SR/CA letters identified in the attachment have been determined to be inactive and no longer applicable to the Federal Reserve's supervision program. The attachment also explains when and why each letter has been made inactive. In many cases, the information transmitted in these letters represented a point-in-time announcement, has become outdated, or has been superseded by subsequent regulations, policies, and guidance. In some instances, letters were made inactive because more comprehensive guidance on the topic is available in the *Commercial Bank Examination Manual* or the *Bank Holding Company Supervision Manual* or another document, as noted in the attachment.

Questions or comments about the inactive status of any of these letters or concerns that they may contain supervisory guidance of continuing relevance may be sent via the Board's public website.¹

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¹ See <http://www.federalreserve.gov/apps/contactus/feedback.aspx>.

Supersedes:

- SR letter 16-9, “Inactive Supervisory Guidance”

Attachment:

- *Inactive SR and SR/CA letters*

Inactive SR and SR/CA Letters
December 19, 2022

Letter No.	Issuance Date	Subject/Title	Reason
SR 18-5 / CA 18-7	9/12/2018	Interagency Statement Clarifying the Role of Supervisory Guidance	Superseded by the “Statement Clarifying the Role of Supervisory Guidance,” codified at Appendix A to 12 CFR 262. See also 86 Fed. Reg. 18,173 (April 8, 2021).
SR 17-10	10/17/2017	Temporary Exceptions to the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) Appraisal Requirements in Areas Affected by Severe Storms and Flooding Related to Hurricanes Harvey, Irma, and Maria	Outdated announcement. This order expired three years after the date the President declared the relevant state or territory a major disaster. The expiration date was September 20, 2020.
SR 16-18	12/9/2016	Procedures for a Banking Entity to Request an Extended Transition Period for Illiquid Funds	Outdated guidance. The Volcker Rule’s (Section 13 of the Bank Holding Company Act codified at 12 U.S.C. § 1851) transition period for illiquid funds ended on July 21, 2022.
SR 16-15	10/28/2016	Exception to Appraisal Regulation Requirements in Areas Affected by Flooding in Louisiana	The SR letter was removed from the Board’s public website on February 14, 2019. The exception to appraisal regulation requirements described in the letter expired on December 31, 2017.
SR 16-9	4/21/2016	Inactive Supervisory Guidance	Superseded by SR letter 22-10/CA letter 22-10 and its attachment.

Letter No.	Issuance Date	Subject/Title	Reason
SR 14-3	3/6/2014	Supervisory Guidance on Dodd-Frank Act Company-Run Stress Testing for Banking Organizations with Total Consolidated Assets of More Than \$10 Billion but Less Than \$50 Billion	This letter was removed from the Board's website on April 15, 2019. The Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA), enacted on May 24, 2018, amended the applicability of company-run stress testing to certain financial companies. Refer to the interagency statement regarding the impact of the EGRRCPA issued on July 6, 2018.
SR 13-16	10/7/2013	End of Microsoft Support for Windows XP Operating System	Outdated announcement from the Federal Financial Institutions Examination Council (FFIEC). Effective April 8, 2014, Microsoft no longer marketed, supported, or provided regular security patches for XP.
SR 13-10	4/25/2013	Format for Safety-and-Soundness Reports of Examination and Inspection for Community State Member Banks and Holding Companies Rated Composite "4" or "5"	This SR letter was removed from the Board's website on January 7, 2021. The report of examination template has been updated and the most current version of the template is in the <i>Commercial Bank Examination Manual</i> .
SR 10-17	12/22/2010	Underwriting Standards for Small Business Loans Originated under the Small Business Lending Fund Program	Outdated guidance. The application deadline for C Corporation banks was May 16, 2011, and all closings were completed by September 27, 2011, the statutory end of the program.
SR 07-11	7/24/2007	The Fair Value Option and the Applicability of the Market Risk Capital Rule	Outdated announcement. See 12 CFR Part 217 Subpart F for more information on the market risk rule.
SR 06-13	8/16/2006	Questions and Answers Related to Interagency Guidance on Authentication in an Internet Banking Environment	The guidance in this letter was superseded with the issuance of SR-letter 21-14, "Authentication and Access to Financial Institution Services and Systems."

Letter No.	Issuance Date	Subject/Title	Reason
SR 04-15	11/4/2004	Termination of the Regulatory Reports Monitoring Program and New Procedures for Monitoring Regulatory Reports	Outdated announcement to Federal Reserve staff.
SR 04-3	1/28/2004	Debt Elimination Scams	Outdated announcement.
SR 01-19	8/10/2001	Reports of Examinations of Community Banking Organizations	This SR letter was removed from the Board's website on January 7, 2021. The report of examination template has been updated and the most current version of the template is in the <i>Commercial Bank Examination Manual</i> .
SR 01-1	1/5/2001	Application of the Board's Capital Adequacy Guidelines to Bank Holding Companies owned by Foreign Banking Organizations	Outdated guidance. Section 171(b) of the Dodd-Frank Act required the federal banking agencies, including the Federal Reserve, to establish minimum uniform capital rules for bank holding companies (BHCs), savings and loan holding companies, and depository institutions. This was implemented by the Federal Reserve with Regulation Q (12 CFR Part 217), which contains the statutorily mandated uniform capital rules and exempted BHCs covered by SR letter 01-1, "Application of the Board's Capital Adequacy Guidelines to Bank Holding Companies owned by Foreign Banking Organizations," from these capital rules until July 21, 2015. See 78 Fed. Reg. 62,018 (Oct. 11, 2013).
SR 00-17	11/30/2000	Guidance on the Risk Management of Outsourced Technology Services	Guidance was rescinded with the 2004 release of the FFIEC Outsourcing Technology Services Booklet. See the FFIEC's July 15, 2004, press release for more information.

Letter No.	Issuance Date	Subject/Title	Reason
SR 98-5	3/23/1998	Changes to the Board's Securities Credit Regulations (Regulations G and U)	Outdated announcement.
SR 95-12	3/13/1995	Revisions to Guidance for the Preparation of the Bank Holding Company Inspection and Bank Examination Reports and for the Preparation and Issuance of Director's Summaries of Examination/Inspection Findings	Outdated supervisory practice. For more information, see the examination report templates in the <i>Commercial Bank Examination Manual</i> and <i>Bank Holding Company Supervision Manual</i> as well as SR letter 13-13/CA letter 13-10, "Supervisory Considerations for the Communication of Supervisory Findings."
SR 94-40	6/22/1994	Citizenship Policy and Requirements For Federal Reserve Examiners	Outdated guidance. 12 CFR 268.304(a)(4), which is referenced in the SR letter, no longer exists. The <i>Federal Reserve Administrative Manual</i> contains more information on the Board's, "Regulation on Granting Eligibility for Access to Federal Open Market Committee Information and Confidential Supervisory Information."
SR 90-26	7/17/1990	Examination and Inspection Reports	Outdated supervisory practice.