



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

WASHINGTON, D.C. 20551

DIVISION OF BANKING
SUPERVISION AND REGULATION

SR 13-16

October 7, 2013

TO THE OFFICER IN CHARGE OF SUPERVISION AT EACH FEDERAL RESERVE BANK AND TO INSTITUTIONS SUPERVISED BY THE FEDERAL RESERVE

SUBJECT: End of Microsoft Support for Windows XP Operating System

Applicability to Community Banking Organizations: This guidance applies to all financial institutions supervised by the Federal Reserve, regardless of asset size, and their technology service providers that use the Microsoft Windows XP operating system.

This letter informs institutions supervised by the Federal Reserve that the Federal Financial Institutions Examination Council (FFIEC) agencies¹ issued the attached joint statement indicating that the discontinuation of support for the Microsoft Windows XP operating system (XP) could present operational risks to financial institutions and technology service providers (TSP) and third parties that perform services for financial institutions.

Effective April 8, 2014, Microsoft will no longer market, support, or provide regular security patches for XP. The Federal Reserve expects all supervised financial institutions, and their TSPs to identify, assess, and manage these risks to ensure that their operations and ability to deliver products and services are not compromised.

Questions regarding the joint statement should be directed to staff in the Operations and Information Technology Policy Section: Elton Hill, Senior Supervisory Financial Analyst, at (202) 452-2514; or Christopher Olson, Supervisory Financial Analyst, at (202) 912-4609. In addition, questions may be sent via the Board's public website.²

Michael S. Gibson
Director

Attachment:

- *Joint Statement:* [End of Microsoft Support for Windows XP Operating System](#)

¹ The FFIEC agencies include: Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, National Credit Union Administration, Office of the Comptroller of the Currency, Consumer Financial Protection Bureau, and the State Liaison Committee.

² See <http://www.federalreserve.gov/apps/contactus/feedback.aspx>.