

# Rules and Regulations

Federal Register

Vol. 78, No. 208

Monday, October 28, 2013

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## DEPARTMENT OF AGRICULTURE

### Food and Nutrition Service

#### 7 CFR Parts 210, 215, 220, 225, 226 and 245

[FNS-2008-0001]

RIN 0584-AD60

#### Direct Certification and Certification of Homeless, Migrant and Runaway Children for Free School Meals; Approval of Information Collection Request

**AGENCY:** Food and Nutrition Service, USDA.

**ACTION:** Interim rule; notice of approval of Information Collection Request (ICR).

**SUMMARY:** The interim rule entitled Direct Certification and Certification of Homeless, Migrant and Runaway Children for Free School Meals was published on April 25, 2011. The ICR for this rule revised an existing information collection, OMB Control Number 0584-0026, and created a new collection OMB Control Number 0584-0585. The Office of Management and Budget (OMB) cleared the associated ICRs on April 19, 2013 and August 14, 2013, respectively. This document announces the approval of the ICRs.

**DATES:** The ICRs associated with the interim rule published in the **Federal Register** on April 25, 2011, at 76 FR

22785, were approved by OMB on April 19, 2013 under OMB Control Number 0584-0026 and August 14, 2013 under OMB Control Number 0584-0585.

**FOR FURTHER INFORMATION CONTACT:** William Wagoner, Policy and Program Development Branch, Child Nutrition Division, Food and Nutrition Service, USDA, 3101 Park Center Drive, Room 1212, Alexandria, Virginia 22302, (703) 305-2837, or *William.wagoner@fns.usda.gov*.

Dated: September 30, 2013.

**Audrey Rowe,**  
*Administrator, Food and Nutrition Service.*  
[FR Doc. 2013-25217 Filed 10-25-13; 8:45 am]  
**BILLING CODE 3410-30-P**

## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

#### 12 CFR Part 46

[Docket No. OCC-2012-0016]

#### Policy Statement on the Principles for Development and Distribution of Annual Stress Test Scenarios

**AGENCY:** Office of the Comptroller of the Currency, Treasury (OCC).

**ACTION:** Final guidance.

**SUMMARY:** This final guidance sets forth the general processes and factors to be used by the OCC in developing and distributing the stress test scenarios for the annual stress test required by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (“Dodd-Frank Act”) as implemented by the Annual Stress Test final rule (Stress Test Rule) published on October 9, 2012. Under the Stress Test Rule national banks and federal savings associations with total consolidated assets of more than \$10 billion (covered

institutions) are required to conduct annual stress tests using a minimum of three scenarios (baseline, adverse and severely adverse) provided by the OCC. The Stress Test Rule specified that the OCC will provide the required scenarios to the covered institutions by November 15th of each year. On November 15, 2012, the OCC published interim guidance explaining how the OCC would develop the stress test scenarios.<sup>1</sup> The OCC is now adopting the interim guidance as final.

**DATES:** This final guidance is effective November 27, 2013.

**FOR FURTHER INFORMATION CONTACT:** Robert Scavotto, Deputy Director, International Analysis and Banking Condition (202) 649-5477, Richard Nisenson, Director, Industry and Regional Analysis (202) 649-5457, Henry Barkhausen, Attorney, or Ron Shimabukuro, Senior Counsel, Legislative and Regulatory Activities Division (202) 649-5490, Office of the Comptroller of the Currency, 400 7th St. SW., Washington, DC 20219.

#### SUPPLEMENTARY INFORMATION:

##### I. Background

Section 165(i)(2) of the Dodd-Frank Act requires certain financial companies, including national banks and federal savings associations with total consolidated assets of more than \$10 billion (covered institutions), to conduct annual stress tests. The OCC published in the **Federal Register** on October 9, 2012, the final Stress Test Rule<sup>2</sup> implementing the requirements and setting out definitions and rules for scope of application, scenarios, reporting, and disclosure. Under the Stress Test Rule, covered institutions are required to conduct annual stress tests based on the annual stress test cycle set out in Table 1.

TABLE 1—PROCESS OVERVIEW OF ANNUAL STRESS TEST CYCLES FOR COVERED INSTITUTIONS

Key step	Over \$50 billion	\$10 to \$50 billion
1. OCC distributes scenarios for annual stress tests .....	By November 15 .....	By November 15.
2. Covered institutions conduct annual stress test and submit Annual Stress Test Report to the OCC and the Board.	By January 5 .....	By March 31.
3. Covered institutions make required public disclosures .....	Between March 15 and March 31.	Between June 15 and June 30.

<sup>1</sup> 77 FR 68047 (November 15, 2012).

<sup>2</sup> 77 FR 61238 (October 9, 2012).