

available to the FDIC value-at-risk and profit and loss information on sub-portfolios for two years. Section 324.206(b)(3) requires FDIC-supervised institutions to have policies and procedures that describe how they determine the period of significant financial stress used to calculate the institution's stressed value-at-risk models and to obtain prior FDIC approval for any material changes to these policies and procedures.

Section 324.207(b)(1) details requirements applicable to a FDIC-supervised institution when the FDIC-supervised institution uses internal models to measure the specific risk of certain covered positions. Section 324.208 requires FDIC-supervised institutions to obtain prior written FDIC approval for incremental risk modeling. Section 324.209(a) requires prior FDIC approval for the use of a comprehensive risk measure. Section 324.209(c)(2) requires FDIC-supervised institutions to retain and report the results of supervisory stress testing. Section 324.210(f)(2)(i) requires FDIC-supervised institutions to document an internal analysis of the risk characteristics of each securitization position in order to demonstrate an understanding of the position. Section 324.212 requires quarterly quantitative disclosures, annual qualitative disclosures, and a formal disclosure policy approved by the board of directors that addresses the approach for determining the market risk disclosures it makes.

#### Request for Comment

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology. All comments will become a matter of public record.

Dated at Washington, DC, this 19th day of February, 2016.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**  
Executive Secretary.

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**BILLING CODE 6714-01-P**

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Notice to All Interested Parties of the Termination of the Receivership of 10227, Champion Bank, Creve Coeur, MO

*Notice is hereby given* that the Federal Deposit Insurance Corporation ("FDIC") as Receiver for Champion Bank, Creve Coeur, MO ("the Receiver") intends to terminate its receivership for said institution. The FDIC was appointed receiver of Champion Bank on April 30, 2010. The liquidation of the receivership assets has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors.

Based upon the foregoing, the Receiver has determined that the continued existence of the receivership will serve no useful purpose. Consequently, notice is given that the receivership shall be terminated, to be effective no sooner than thirty days after the date of this Notice. If any person wishes to comment concerning the termination of the receivership, such comment must be made in writing and sent within thirty days of the date of this Notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 32.1, 1601 Bryan Street, Dallas, TX 75201.

No comments concerning the termination of this receivership will be considered which are not sent within this time frame.

Dated: February 19, 2016.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**  
Executive Secretary.

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## FEDERAL HOUSING FINANCE AGENCY

[No. 2016-N-01]

### Notice of Annual Adjustment of the Cap on Average Total Assets That Defines Community Financial Institutions

**AGENCY:** Federal Housing Finance Agency.

**ACTION:** Notice.

**SUMMARY:** The Federal Housing Finance Agency (FHFA) has adjusted the cap on average total assets that defines a "Community Financial Institution" to

\$1,128,000,000, based on the annual percentage increase in the Consumer Price Index for all urban consumers (CPI-U) as published by the Department of Labor (DOL). These changes took effect on January 1, 2016.

**FOR FURTHER INFORMATION CONTACT:** Kaitlin Hildner, Division of Federal Home Loan Bank Regulation, (202) 649-3329, [Kaitlin.Hildner@fhfa.gov](mailto:Kaitlin.Hildner@fhfa.gov), or Eric M. Raudenbush, Assistant General Counsel, (202) 649-3084, [Eric.Raudenbush@fhfa.gov](mailto:Eric.Raudenbush@fhfa.gov), (not toll-free numbers), Federal Housing Finance Agency, Constitution Center, 400 Seventh Street SW., Washington, DC 20219.

#### SUPPLEMENTARY INFORMATION:

#### I. Statutory and Regulatory Background

The Federal Home Loan Bank Act (Bank Act) confers upon insured depository institutions that meet the statutory definition of a "Community Financial Institution" (CFI) certain advantages over non-CFI insured depository institutions in qualifying for Federal Home Loan Bank (Bank) membership, and in the purposes for which they may receive long-term advances and the collateral they may pledge to secure advances.<sup>1</sup> Section 2(10)(A) of the Bank Act and § 1263.1 of FHFA's regulations define a CFI as any Bank member the deposits of which are insured by the Federal Deposit Insurance Corporation and that has average total assets below a statutory cap.<sup>2</sup> The Bank Act was amended in 2008 to set the statutory cap at \$1 billion and to require the Director of FHFA to adjust the cap annually to reflect the percentage increase in the CPI-U, as published by the DOL, for the prior year.<sup>3</sup> For 2015, FHFA set the CFI asset cap at \$1,123,000,000, which reflected a 1.3 percent increase over 2014, based upon the increase in the CPI-U between 2013 and 2014.<sup>4</sup>

#### II. The CFI Asset Cap for 2016

As of January 1, 2016, FHFA has increased the CFI asset cap from \$1,123,000,000 to \$1,128,000,000, which reflects a 0.5 percent increase in the unadjusted CPI-U from November 2014 to November 2015. The new amount was obtained by rounding to the nearest million, as has been the practice for all prior adjustments. Consistent with the practice of other Federal agencies, FHFA bases the annual adjustment to the CFI asset cap on the

<sup>1</sup> See 12 U.S.C. 1424(a), 1430(a).

<sup>2</sup> See 12 U.S.C. 1422(10)(A); 12 CFR 1263.1.

<sup>3</sup> See 12 U.S.C. 1422(10); 12 CFR 1263.1 (defining the term *CFI asset cap*).

<sup>4</sup> See 80 FR 6712 (Feb. 6, 2015).