



FEDERAL RESERVE BANK
OF DALLAS

ROBERT D. McTEER, JR.
PRESIDENT
AND CHIEF EXECUTIVE OFFICER

DALLAS, TEXAS
75265-5906

June 18, 1999

Notice 99-47

TO: The Chief Executive Officer of each
financial institution and others concerned
in the Eleventh Federal Reserve District

SUBJECT

**Credit Risk Modeling:
Current Practices and Applications**

DETAILS

The Basle Committee on Banking Supervision has requested public comment on a paper titled *Credit Risk Modeling: Current Practices and Applications*. The paper describes the structure of various credit risk models used by commercial banks worldwide and identifies related supervisory issues pertaining to the use of such models as a basis for regulatory capital standards.

The Basle Committee must receive comments by October 1, 1999. Please send comments to the Bank for International Settlements (BIS), Centralbahnplatz 2, CH-4002, Basle, Switzerland.

The paper is available on the BIS web site at <http://www.bis.org/publ/index.htm> under the heading "Basle Committee on Banking Supervision."

MORE INFORMATION

For more information, please contact Gayle Teague at (214) 922-6151. For additional copies of this Bank's notice, contact the Public Affairs Department at (214) 922-5254.

Sincerely yours,

A handwritten signature in black ink that reads "Robert D. McTeer, Jr." in a cursive script.