

**DATE:** December 8, 2006

**SUBJECT:** Agencies issue final guidance on concentrations in commercial real estate lending.

**HIGHLIGHTS:** The Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation on Wednesday issued final guidance on sound risk management practices for concentrations in commercial real estate lending. The guidance is intended to help ensure that institutions pursuing a significant commercial real estate lending strategy remain healthy and profitable while continuing to serve the credit needs of their communities.

**DOCUMENT**

**LOCATION:** <http://www.federalreserve.gov/boarddocs/press/bcreg/2006/20061206/default.htm>

**FURTHER  
INFORMATION:**

Timothy A. Bosch, Vice President

Banking Supervision and Regulation Department

(314) 444-8440, or 1-800-333-0810, ext. 448440