

- [About the FFIEC](#)
- [Contact Us](#)
- [Search](#)
- [Press Releases](#)
- [Enforcement Actions](#)
- [What's New](#)
- [S.A.F.E. Act/Mortgage Licensing](#)
- [Consumer Compliance Reports](#)
- [Consumer Help Center](#)
- [Financial Institution Info](#)
- [Examiner Education](#)
- [Supervisory Info](#)
- [Federal Register](#)

Press Releases



Federal Financial Institutions Examination Council

Press Release

For Immediate Release

December 12 , 2007

FFIEC RELEASES GUIDANCE ON PANDEMIC PLANNING

The Federal Financial Institutions Examination Council (FFIEC) issued guidance today for use by financial institutions in identifying the continuity planning that should be in place to minimize the potential adverse effects of a pandemic. This guidance expands upon the contents of the Interagency Advisory on Influenza Pandemic Preparedness issued in March 2006.

Pandemic planning presents unique challenges to financial institutions. Unlike most natural or technical disasters and malicious acts, the impact of a pandemic is much more difficult to determine because of the anticipated difference in scale and duration. As a result of these differences, no individual or organization is safe from the potential adverse effects of a pandemic event. Experts believe the most significant challenge may be the severe staffing shortages that will likely result from a pandemic outbreak.

The FFIEC agencies believe the potentially significant effects a pandemic could have on an institution justify establishing plans to address how each institution will manage a pandemic event.

Accordingly, an institution's business continuity plan should include:

1. A preventive program to reduce the likelihood an institution's operation will be significantly affected by a pandemic event;
2. A documented strategy that provides for scaling pandemic efforts commensurate with the particular stages of a pandemic outbreak;
3. A comprehensive framework of facilities, systems, or procedures to continue critical operations if large numbers of staff members are unavailable for prolonged periods;
4. A testing program to ensure the institution's pandemic planning practices and capabilities are effective and will allow critical operations to continue; and
5. An oversight program to ensure ongoing review and updates to the pandemic plan.

The [guidance](#) is attached.

Institutions should direct questions to their primary federal regulator.

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The FFIEC was established in March 1979 to prescribe uniform principles, standards, and report forms and to promote uniformity in the supervision of financial institutions. The Council has six voting members: the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the National Credit Union Administration, the Office of the Comptroller of the Currency, the Office of Thrift Supervision, and the State Liaison Committee. The Council's activities are supported by interagency task forces and by an advisory State Liaison Committee, comprised of five representatives of state agencies that supervise financial institutions.