



PRESS RELEASE

Federal Deposit Insurance Corporation • Each depositor insured to at least \$250,000

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FDIC's *Supervisory Insights* Winter Edition Focuses on Credit Management Information Systems

The Federal Deposit Insurance Corporation (FDIC) today issued the Winter 2017 issue of *Supervisory Insights*, which includes articles on credit Management Information Systems (MIS) and recent results from the *FDIC's Credit and Consumer Products/Services Survey*.

"A key component of a bank's risk management program is a strong credit MIS, which uses loan data to develop timely and meaningful reporting for a bank's board and senior management," said Doreen R. Eberley, director of the FDIC's Division of Risk Management Supervision. "This article illustrates how banks can strengthen credit MIS by incorporating forward-looking risk indicators and establishing a sound governance framework."

"Underwriting Trends and Other Highlights" from the *FDIC's Credit and Consumer Products/Services Survey* shares recent credit survey results with a focus on lending activity -- including trends in underwriting, loan growth, and funding. The results suggest that credit risk and liquidity risk are increasing, as reflected in a higher frequency of surveys that report risks associated with loan growth, out-of-territory lending, and credit and funding concentrations.

Supervisory Insights also includes a "Regulatory and Supervisory Roundup" section, which provides an overview of recently released regulations and supervisory guidance.

Supervisory Insights provides a forum for discussing how bank regulation and policy are put into practice in the field, promoting sound principles and practices for bank supervision, and communicating about the emerging issues that bank supervisors face. The journal is available on the FDIC's website at <http://www.fdic.gov/regulations/examinations/supervisory/insights/index.html>. Suggestions for future topics and requests for permission to reprint articles should be emailed to supervisoryjournal@fdic.gov. Requests for print copies should be emailed to publicinfo@fdic.gov.



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's banks and savings associations, 5,738 as of September 30, 2017. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars—insured financial institutions fund its operations.

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