



PRESS RELEASE

Federal Deposit Insurance Corporation

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FDIC Annual Publication Examines Potential Credit and Market Risks

The Federal Deposit Insurance Corporation (FDIC) today published its *2019 Risk Review*, an annual publication highlighting emerging risks and exposures in the banking system. The publication will be of particular interest to financial institutions, policymakers, analysts, and regulators.

“The FDIC is committed to transparency and accountability, and the publication of our *2019 Risk Review* provides an opportunity for us to communicate data and our analysis on key risks facing the banking system,” said FDIC Chairman Jelena McWilliams.

This issue of *Risk Review* provides a summary of conditions in the U.S. economy, financial markets, and banking industry. It also presents key risks to banks in two broad categories: credit risk and market risk. The credit risk areas discussed are agriculture, commercial real estate, energy, housing, leveraged lending and corporate debt, and nonbank lending. The market risk areas discussed are interest rate risk and deposit competition, and liquidity.

The FDIC intends to publish its next *Risk Review* in the spring of 2020.

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Attachment: [2019 Risk Review](#)



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, 5,362 as of March 31, 2019. 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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