



PRESS RELEASE

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FDIC Publication Focuses on Tools Available to Help Community Banks Manage Regulatory Responsibilities

FOR IMMEDIATE RELEASE

"Alternatives to Consultants: Meeting Regulatory Expectations with Internal Resources," which appears in the Summer 2014 issue of Supervisory Insights released today, highlights tools and information available from the FDIC to assist community banks in managing their regulatory responsibilities. The article describes how making use of available technical assistance and maintaining a dialogue with FDIC staff to clarify regulatory expectations may help institutions economize on the use of outside consulting services. The article also describes ways that institutions may be able to conduct required independent reviews of key bank functions using internal resources.

"As the primary federal regulator for the vast majority of community banks, the FDIC understands the resource challenges these institutions may face," stated Doreen R. Eberley, Director, Division of Risk Management Supervision. "The FDIC believes the institutions we supervise often can use internal resources to maintain an effective and sound risk management framework."

"Supervisory Trends: 'Matters Requiring Board Attention (MRBA)' Highlight Evolving Risks in Banking" describes the MRBA categories cited most often at satisfactorily rated institutions and highlights trends in these categories since 2010. These trends provide insights into how risks facing the banking industry have changed over time.

The "Regulatory and Supervisory Roundup" provides an overview of recently released regulations and supervisory guidance.



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. 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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Supervisory Insights provides a forum for discussing how bank regulation and policy are put into practice in the field, sharing best practices, and communicating about the emerging issues that bank supervisors face. The journal is available on the FDIC's Web site at <http://www.fdic.gov/regulations/examinations/supervisory/insights/index.html>. Suggestions for future topics and requests for permission to reprint articles should be e-mailed to supervisoryjournal@fdic.gov. Requests for print copies should be e-mailed to publicinfo@fdic.gov.

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