



PRESS RELEASE

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

August 24, 2015

Media Contact:
Name: Greg Hernandez (202) 898-6993
Phone 202) 898-6993
Email: mediarequests@fdic.gov

FDIC Publication Focuses on the Critical Role of Corporate Governance and Strategic Planning in Responding to Earnings Challenges

FOR IMMEDIATE RELEASE

The Federal Deposit Insurance Corporation (FDIC) today released the summer 2015 issue of Supervisory Insights. The lead article, "Strategic Planning in an Evolving Earnings Environment," highlights the critical role of corporate governance and strategic planning in navigating a challenging operating environment.

"Although the financial performance of banks is steadily improving, the operating environment remains challenging," said Doreen R. Eberley, Director, Division of Risk Management Supervision. "Strategic planning can be a tool for an engaged bank management team to deal with tradeoffs between risk and return and promote sustainable earnings."

Another article, "Bank Investment in Securitizations: The New Regulatory Landscape in Brief," summarizes important new requirements related to investment in securitizations as a result of the enactment of the Dodd-Frank Act, including potential effects on bank capital. The article also explains how an investment decision process can be structured to help a bank remain compliant with these new requirements.

The "Regulatory and Supervisory Roundup" 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



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.

FDIC press releases and other information are available on the Internet at www.fdic.gov, by subscription electronically (go to www.fdic.gov/about/subscriptions/index.html) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). PR-67-2015

supervision, and communicating about the emerging issues that bank supervisors face. The journal is available on the FDIC's website at <https://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 e-mailed to publicinfo@fdic.gov.
