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

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FDIC's *Supervisory Insights* Summer Edition Focuses on Liquidity Risk and the Bank Secrecy Act

The Federal Deposit Insurance Corporation (FDIC) today issued the Summer 2017 issue of *Supervisory Insights*, which includes articles on liquidity risk trends at community banks and the Bank Secrecy Act (BSA) supervision program.

"Community Bank Liquidity Risk: Trends and Observations from Recent Examinations" emphasizes the importance of liquidity risk management and describes contingency funding strategies to help community banks mitigate potential stress. "The Bank Secrecy Act: A Supervisory Update" provides an overview of the BSA/Anti-Money Laundering (AML) examination, discusses trends in supervision and enforcement, and includes examples of rare, but significant, failures identified by FDIC examiners in BSA/AML compliance programs.

"We encourage management to consider their bank's liquidity position and to be aware of potential funding issues that can arise in stress situations," said Doreen R. Eberley, Director of the FDIC's Division of Risk Management Supervision. "This article is intended as a resource for bankers as they develop and revise contingency funding plans in a dynamic environment."

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 www.fdic.gov/supervisoryinsights. 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.