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 Risk

The Federal Deposit Insurance Corporation (FDIC) today issued "Credit Risk Trends and Supervisory Expectation Highlights," which appears in the Winter 2016 issue of *Supervisory Insights.* The article identifies trends in credit risk and emphasizes to bankers and examiners that now is the time to heed long-standing principles of sound risk-management practices.

"Historically, financial institutions that have prudently managed loan growth have been better positioned to withstand periods of stress and continue to serve the credit needs of their local communities," Doreen R. Eberley, director of the FDIC's Division of Risk Management Supervision, said. "We encourage bankers to identify and correct loan underwriting and administration problems before they adversely affect the bottom line."

The article examines growth on bank balance sheets and effective risk-management practices related to commercial real estate, agriculture, and oil and gas-related lending.

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 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 e-mailed to supervisoryjournal@fdic.gov. Requests for print copies should be e-mailed to publicinfo@fdic.gov.