









- Changes in business development methodologies, including the use of third-party relationships and loan- or deposit-production offices to solicit banking relationships, originate or settle transactions, or process transactions;
- The establishment or extension of transactional delivery channels, including the use of branch or production offices (loan or deposit), electronic platforms or social media with transaction-making capabilities not reflected in the existing business plan; or
- Changes in operations or processing, including with respect to transaction or funds flow.

Generally, "material" or "major" business plan changes or deviations include those that would:

- Increase assets or balance sheet subcategories (such as types of loans or deposits, other funding or capital) or overall revenue or revenue subcategories by 25 percent or more;
- Present a distinctly new or different business strategy or objective not reflected in the existing business plan;
- Introduce a distinctly new or different target market, delivery channel, or method of business development that is not reflected in the existing business plan;
- Change the institution's financial strategies or its performance, condition, risk profile, or prospects such that the changes are considered consequential;
- Result in the acquisition of assets, an operating entity, or the acquisition of deposits;
- Introduce, alter, or expand organizational relationships, dependencies, or interdependencies, whether through affiliates, subsidiaries, or other third parties, such that the manner in which the institution implements or carries out its business strategies or objectives is impacted; or
- Require distinctly new or different knowledge, skills, or abilities to implement the new strategy or achieve the proposed goals and objectives.

To the extent an institution is subject to a condition requiring the FDIC's prior approval or notification with respect to material changes to or deviations from an established business plan, the FDIC will review the matter under the framework of the statutory factors in Section 6 of the FDI Act. Questions regarding business plan changes or deviations should be directed to the appropriate FDIC Regional Office.