



Federal Deposit Insurance Corporation  
550 17th Street NW, Washington, DC 20429-9990

## Financial Institution Letter

FIL-12-2017  
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### ***Supervisory Insights Journal*** ***Winter 2016 Issue Now Available***

**Summary:** The Winter 2016 issue of Supervisory Insights features an article of interest to bankers, examiners, and supervisors. "Credit Risk Trends and Supervisory Expectation Highlights" identifies trends in credit risk in commercial real estate, agriculture, and oil and gas-related lending. The publication is available at <http://www.fdic.gov/regulations/examinations/supervisory/insights/index.html>.

**Statement of Applicability to Institutions with Total Assets under \$1 Billion:** The information contained in this issue of Supervisory Insights may be of general interest to FDIC-supervised financial institutions, but it is not supervisory guidance.

**Distribution:**

FDIC-supervised Institutions

**Suggested Routing:**

Chief Executive Officer  
Compliance Officer

**Related Topics:**

Commercial Real Estate Lending  
Agricultural Lending  
Oil and Gas-related Lending  
Credit Risk  
Risk Management

**Attachment:**

None

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**Note:**

FDIC Financial Institution Letters (FILs) are available on the FDIC's Web site at [www.fdic.gov/news/news/financial/2017/index.html](http://www.fdic.gov/news/news/financial/2017/index.html).

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Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

**Highlights:**

- Financial institutions that have prudently managed loan growth in the past have been better positioned to withstand periods of stress and continue to serve the credit needs of their local communities.
- "Credit Risk Trends and Supervisory Expectation Highlights" 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.
- This 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.
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