



**Federal Deposit Insurance  
Corporation**

550 17th Street NW, Washington, DC 20429-9990

## Financial Institution Letter

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### **SUPERVISORY INSIGHTS JOURNAL Summer 2016 Issue Now Available**

**Summary:** The Summer 2016 issue of ***Supervisory Insights*** features two articles of interest to examiners, bankers, and supervisors. The first article provides an overview of the current state of *de novo* bank formation, and the second article summarizes the types of issues most frequently observed by FDIC risk management examiners as reflected in the Matters Requiring Board Attention page of recent Reports of Examination. The publication is available at <http://www.fdic.gov/regulations/examinations/supervisory/insights/index.html>.

**Statement of Applicability to Institutions Under \$1 Billion in Total Assets:** 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.

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**Related Topics:**  
De Novo Bank Formation  
Matters Requiring Board Attention

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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/2016/index.html](http://www.fdic.gov/news/news/financial/2016/index.html).

To receive FILs electronically, visit <http://www.fdic.gov/about/subscription/fil.html>.

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:**

- The FDIC welcomes applications for deposit insurance. "De Novo Banks: Economic Trends and Supervisory Framework" provides an overview of trends in *de novo* formation; the process by which the FDIC reviews applications for deposit insurance; the supervisory process for *de novo* institutions; and steps the FDIC is taking to support *de novo* formations.
- "'Matters Requiring Board Attention' Underscore Evolving Risks in Banking" discusses how the Matters Requiring Board Attention (MRBA) page within the Risk Management Report of Examination is used to focus the attention of bank management and the directors on issues and recommendations that, if addressed early, will reduce the likelihood that those institutions will experience serious adverse effects in the identified areas. This article describes the MRBA categories cited most often in 2014 and 2015 and highlights trends that can provide an overview of risks that may be developing in the industry.
- The "Regulatory and Supervisory Roundup" provides an overview of recently released regulations and supervisory guidance.
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