

Financial Institution Letter FIL-36-2015 August 24, 2015

Supervisory Insights Journal Summer 2015 Issue Now Available

Summary:

The Summer 2015 issue of Supervisory Insights features two articles of interest to examiners, bankers, and supervisors. One article highlights the critical role of corporate governance and strategic planning in navigating a challenging operating environment. The second article discusses the new requirements related to bank investment in securitizations as a result of the enactment of the Dodd-Frank Act. The publication is available at https://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:

Bank investment in securitizations Corporate governance Strategic planning

Attachment:

None

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Note:

FDIC Financial Institution Letters (FILs) are available on the FDIC's Web site

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Highlights:

- "Strategic Planning in an Evolving Earnings
 Environment" provides an informal perspective on the
 strategic planning process and its importance for
 successful bank operations. The article concludes with a
 discussion of strategic planning in the context of issues
 bank boards and managements are dealing with today.
- "Bank Investment in Securitizations: The New Regulatory Landscape in Brief" summarizes important new requirements related to investment in securitizations as a result of the enactment of the Dodd-Frank Act, including potential effects on capital, and explains how an investment decision process can be structured to help a bank remain compliant with these new requirements.
- "Regulatory and Supervisory Roundup" provides an overview of recently released regulations and supervisory guidance.
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