



Federal Deposit Insurance Corporation
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Financial Institution Letter

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Supervisory Insights Journal *Summer 2014 Issue Now Available*

Summary: The Summer 2014 issue of Supervisory Insights features two articles of interest to examiners, bankers, and supervisors. These articles discuss the FDIC's efforts to assist community banks in managing their regulatory responsibilities and trends in "Matters Requiring Board Attention (MRBA)." 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
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Related Topics:

Banks' Use of Consultants
Matters Requiring Board Attention

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/2014/index.html.

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Highlights:

- "Alternatives to Consultants: Meeting Regulatory Expectations with Internal Resources" highlights information available from the FDIC to assist community banks in managing their regulatory responsibilities. This article describes how making use of technical assistance and maintaining an open dialogue with FDIC staff can help banks clarify regulatory expectations and may help economize on the use of outside consulting services. The FDIC believes the institutions we supervise often can use internal resources to maintain a sound risk management framework.
- "Supervisory Trends: 'Matters Requiring Board Attention' Highlight Evolving Risks in Banking" describes the MRBA categories cited most often at satisfactorily rated institutions and highlights trends in these categories since 2010.
- "Regulatory and Supervisory Roundup" provides an overview of recently released regulations and supervisory guidance.
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