



Regional/Area Office and Field Territory Responsibilities

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TO: CHIEF EXECUTIVE OFFICER  
SUBJECT: Realignment of Regional/Area Office and Field Territory Responsibilities  
Summary: *The FDIC is transitioning certain risk-management responsibilities to the field territory level, streamlining many core risk-management functions.*

Consistent with the Federal Deposit Insurance Corporation's (FDIC's) broad corporate goal of more effectively supervising and serving a rapidly changing banking industry, the Division of Supervision and Consumer Protection (DSC) is transitioning certain risk-management functions to the field territory level. The resulting realignment of responsibilities streamlines many of DSC's core risk-management functions. This places greater authority and responsibility on front-line employees within the organization, while preserving a high degree of responsiveness to the industry and maintaining appropriate attention to risk. Insured institution managers will find that more supervisory decisions will be made by the field staff that are most knowledgeable about their institutions.

Beginning January 1, 2003, field supervisors will assume responsibility for the risk-management duties that have been transitioned, including the review, processing and signing of Reports of Examination; and the processing of most branch-related applications. Regional office case managers will continue to have primary review and processing responsibility for the risk-management functions relating to complex or higher-risk profile banks. The appropriate regional/area director will notify those institutions that are impacted by this initiative.

Should you have questions on this matter, please contact your regional/area director (see attached listing).

For your reference, FDIC Financial Institution Letters may be accessed from the FDIC's Web site at [www.fdic.gov/news/news/financial/2002/index.html](http://www.fdic.gov/news/news/financial/2002/index.html).

Michael J. Zamorski  
Director

Attachment: [DSC Regional and Area Offices](#)

Distribution: FDIC-Supervised Banks (Commercial and Savings)

NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (800-276-6003 or (703) 562-2200).