



## LETTER TO STAKEHOLDERS

FIL-5-2003  
January 17, 2003

TO: CHIEF EXECUTIVE OFFICER  
SUBJECT: Fourth Quarter 2002 Edition of the FDIC's Letter to Stakeholders  
Summary: *The FDIC issues its third Letter to Stakeholders, a report of the agency's activities in the fourth quarter of 2002.*

I am pleased to send you the FDIC's third Letter to Stakeholders, a clear and concise report on the work we do. This issue reports on our activities during the fourth quarter of 2002.

In 2002, we restructured the FDIC to improve efficiency and effectiveness, streamlined our examination process, aggressively promoted the Money Smart financial education product, and pressed our case for deposit insurance reform. Much work still lies ahead, but we are building on a solid foundation of achievement.

In 2003, the FDIC remains committed to safeguarding the country's financial stability, good stewardship of the deposit insurance funds, and forward-thinking policy solutions.

Your feedback to the Stakeholder Letter is always welcome, as are suggestions for improvements. For additional information, please visit our Web site at [www.fdic.gov](http://www.fdic.gov).

For your reference, FDIC Financial Institution Letters may be accessed from the FDIC's Web site at <http://www.fdic.gov/news/news/financial/2003/index.html>.

Don Powell  
Chairman

Attachment: 4th Quarter Letter to Stakeholders  
Distribution: FDIC-Insured Institutions