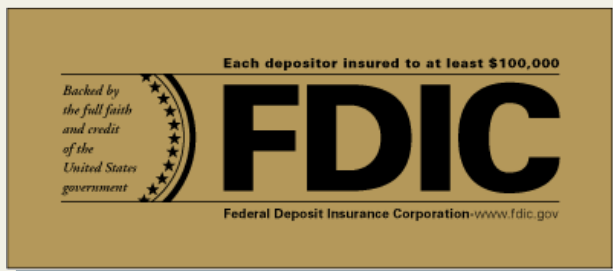


FDIC Update

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Division of Risk Management Supervision

2015 Fall Workshop
Association of Military Banks of America
The Lansdowne Resort, Leesburg Virginia
August 31, 2015

(handout)



..United..



for those who serve

Today's Topics

- **State of the Industry**
- **Opportunities Create Challenges**
- **Technical Assistance Resources and Tools**

State of the Industry - the good news

- **Gradual but steady improvement**
- **Asset quality continues to improve**
- **Loan balances are trending up**
- **The number of problem banks is down**
- **Community bank earnings are up**

Opportunities Create Challenges

- ***Interest Rate Risk*** after a long period of low interest rates
- ***Credit Risk*** as loan portfolios grow
- ***Cybersecurity Risk*** as IT burgeons
- **Risk management resources**

Interest Rate Risk Management Resources

www.fdic.gov

- **FDIC Technical Assistance Videos on Interest Rate Risk**
<https://www.fdic.gov/regulations/resources/director/virtual/irr.html>
- **FIL-46-2013: Managing Sensitivity to Market Risk in a Challenging Interest Rate Risk Environment**
<https://www.fdic.gov/news/news/financial/2013/fil13046.html>
- **Supervisory Insights Journal - Winter 2014: Special Interest Rate Risk Edition**
<https://www.fdic.gov/regulations/examinations/supervisory/insights/siwin14/SIwinter2014.pdf>
- **Supervisory Insights Journal - Winter 2013: Industry Trends Highlight Importance of Effective Interest Rate Risk Management**
<https://www.fdic.gov/news/news/financial/2013/fil13060.html>
- **FIL-2-2012: Supervisory Guidance: Interest Rate Risk Management: Frequently Asked Questions**
www.fdic.gov/news/news/financial/2012/fil12002.html
- **FIL-2-2010: Financial Institution Management of Interest Rate Risk – Interagency Advisory on Interest Rate Risk**
<https://www.fdic.gov/news/news/financial/2010/fil10002.html>

Credit Risk Management Resources

www.fdic.gov

- **FDIC Advisory Committee on Community Banking Webcast, July 23, 2014**
“Guidance on Commercial Real Estate Concentrations” (presentation materials and webcast)
https://www.fdic.gov/communitybanking/2014/2014-07-23_agenda.html
- **FDIC OIG EVAL-2013-001: ADC Loan Concentration Study**
https://www.fdic.gov/news/conferences/sf_region/2015-03-25.pdf
- **FIL-22-2008: Managing CRE Concentrations in a Challenging Environment**
<https://www.fdic.gov/news/news/financial/2008/fil08022.html>
- **FIL-104-2006: Commercial Real Estate Lending: Joint Interagency Guidance**
<https://www.fdic.gov/news/news/financial/2006/fil06104.html>
- **Supervisory Insights Journal - an FDIC periodical**
 - **Summer 2012: Stress Testing Credit Risk at Community Banks**
<https://www.fdic.gov/regulations/examinations/supervisory/insights/sisum12/index.html>
 - **Summer 2011: SBA Lending: Insights for Lenders and Examiners**
<https://www.fdic.gov/regulations/examinations/supervisory/insights/sisum11/index.html>
 - **Winter 2010: Managing Agricultural Credit Concentrations**
https://www.fdic.gov/regulations/examinations/supervisory/insights/siwin10/SI_Wtr10.pdf
 - **Summer 2008: A Primer on the Use of Interest Reserves (ADC)**
<https://www.fdic.gov/regulations/examinations/supervisory/insights/sisum08/sisum08.pdf>
 - **Winter 2007: Managing CRE Concentrations**
<https://www.fdic.gov/regulations/examinations/supervisory/insights/siwin07/winter07.pdf>
- **FDIC Rules and Regulations Part 364 and Part 365**
<https://www.fdic.gov/regulations/laws/rules/2000-8600.html> and <https://www.fdic.gov/regulations/laws/rules/2000-8700.html>

Cybersecurity Risk Management Resources

www.fdic.gov

- **FDIC Cyber Challenge – a Cybersecurity Practice Exercise & Video for Bank Staff**
<https://www.fdic.gov/regulations/resources/director/technical/cyber/purpose.html>
- **FFIEC IT Examination Handbook Series**
<http://ithandbook.ffiec.gov/it-booklets.aspx>
- **FFIEC Cybersecurity Assessment Tool**
<http://www.ffiec.gov/cyberassessmenttool.htm>
- **FFIEC Cybersecurity Awareness Website**
<http://www.ffiec.gov/cybersecurity.htm>
- **FFIEC Releases Assessment Observations, Recommends Participation in Financial Services Information Sharing and Analysis Center**
<https://www.ffiec.gov/press/pr110314.htm>
- **FDIC Technical Assistance Video on Information Technology for Directors & Staff**
<https://www.fdic.gov/regulations/resources/director/virtual/it.html>
- **FDIC Urges Financial Institutions to Utilize Available Cyber Resources**
<https://www.fdic.gov/news/news/press/2014/pr14028.html>
- **All FDIC FILs on Cybersecurity**
<https://www.fdic.gov/regulations/resources/director/risk/it-security.html>