

News of the Week: FDIC's Winter 2017 Issue of Supervisory Insights

The Federal Deposit Insurance Corporation (FDIC) issued the [winter 2017 issue of Supervisory Insights](#), which includes articles on [credit Management Information Systems \(MIS\)](#) and recent results from the FDIC's Credit and Consumer Products/Services Survey.

“A key component of a bank’s risk management program is a strong credit MIS, which uses loan data to develop timely and meaningful reporting for a bank’s board and senior management,” said Doreen R. Eberley, director of the FDIC’s Division of Risk Management Supervision. “This article illustrates how banks can strengthen credit MIS by incorporating forward-looking risk indicators and establishing a sound governance framework.”

“[Underwriting Trends and Other Highlights](#)” from the FDIC’s Credit and Consumer Products/Services Survey shares recent credit survey results with a focus on lending activity — including trends in underwriting, loan growth and funding. The results suggest that credit risk and liquidity risk are increasing, as reflected in a higher frequency of surveys that report risks associated with loan growth, out-of-territory lending and credit and funding concentrations.

Supervisory Insights also includes a “Regulatory and Supervisory Roundup” section, which provides an overview of recently released regulations and supervisory guidance.

CB Resource Products & Services



ERM



Strategic Plan



Capital Plan



CB BankAnalytics



Advisory Services

Trends & Observations

- ★ [5 Ways Community Banks & Credit Unions Can Crush Competitors Online](#)
- ★ [Banks Continue Post-Tax Reform Bonuses, Wage Hikes](#)
- ★ [10 Big Ideas for Banking in 2018](#)
- ★ [JPMorgan and Wells Fargo promise to share US tax cut spoils](#)
- ★ [MoneyGram pilot is important real-world test for Ripple's payments plan](#)
- ★ [Community Banks Aim To Amplify Competitive Edge With FinTechs](#)
- ★ [Shared office space becomes marketing hook for banks](#)

Regulatory & IT

- ★ [CECL compliance dragging small banks toward automation](#)
- ★ [FDIC's Supervisory Insights Winter Edition Focuses on Credit Management Information Systems](#)
- ★ [Don't let a credit union regulator run the CFPB](#)
- ★ [Trump Would Soften Mandates On Bank Lending In Poorer Communities](#)

Shareholder Impact

Mergers & Acquisitions

- ★ [Heritage Commerce \(HTBK\) Announces \\$44.2M Merger with United American Bank](#)
- ★ [What Are Banks Really Worth? Ask The Banks](#)

Other Banking News

- ★ [How One Big Bank Is Spurring Job Growth In Underserved Communities](#)
- ★ [Transparency is a two-way affair](#)
- ★ [Minneapolis Fed proposes motivating big banks to split up](#)
- ★ [Can Bitcoin Be Used as Collateral for Loans?](#)
- ★ [What's Old Is New Again: Surge Pricing](#)
- ★ [Have Cannabis' Banking Plans Gone Up In Smoke?](#)
- ★ [Putting Stress Tests to Work](#)