



2024/2025 Community Bankers Workshop

Unearthing Hidden Risks

San Francisco Region

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Lessons Learned & Regulatory Changes

Large Banks

- Proposed: Capital treatment of unrealized losses
- Proposed: Long term debt requirements
- Proposed: Changes to resolution plans
- Deposit insurance special assessment



Lessons Learned & Regulatory Changes

Small Banks

- Concentrations report page update
- Exam manual updated for uninsured deposits
- Interest rate risk and liquidity stress testing assumptions



Lessons Learned & Regulatory Changes

Paradigm Shift?

- Liquidity versus asset quality failures
- Importance of relationships with depositors





Lessons Learned & Regulatory Changes

Remainder of the Day

- Sensitivity to Market Risk
- Liquidity
- Fair Lending
- Asset Quality
- Digging for hidden risks...

