

CCBN Annual Top Banker Meeting

Regulatory Panel

October 30, 2024

Perissa Ali Clark, Assistant Regional Director
Risk Management Supervision
FDIC San Francisco Region



This presentation and comments are not for attribution, quotation, or distribution. Not official position of the FDIC.

Agency Priorities

- ▶ Maintain Effective Supervision
- ▶ Protect Against Consumer Harm
- ▶ Strengthen & Modernize Regulation
- ▶ Manage the Deposit Insurance Fund
- ▶ Develop & Train Our Team



Risk Outlook

- ▶ Liquidity Risk Management
- ▶ Earnings Performance
- ▶ Third-Party Risk Management
- ▶ Cybersecurity
- ▶ Credit Quality



Third Party Risk Management

- ▶ Risk-focused approach, appropriate due diligence
- ▶ End user needs & impact analysis
- ▶ Cost-benefit analysis
- ▶ Compliance with ALM/CFT, consumer protection, other regs



Bank Merger Transactions

- ▶ Final Statement of Policy issued September 17, 2024
- ▶ Updates, strengthens, and clarifies the FDIC's policies on evaluating bank merger applications



Recent Financial Institution Letters

- ▶ Requirements for Custodial Deposit Accounts with Transactional Features and Prompt Payment of Deposit Insurance to Depositors (September 17, 2024)
- ▶ Final Statement of Policy on Bank Merger Transactions (September 17, 2024)
- ▶ Proposed Joint Rule Establishing Data Standards under the Financial Data Transparency Act of 2022 (August 9, 2024)
- ▶ Classification of Interactive Teller Machines as Domestic Branches or Remote Service Units (August 9, 2024)
- ▶ Request for Information on Deposits (July 30, 2024) ~ *Comment period extended to December 6, 2024*
- ▶ Notice of Proposed Rulemaking on Unsafe and Unsound Banking Practices: Brokered Deposits Restriction (July 30, 2024) ~ *Comment period extended to November 17, 2024*
- ▶ Bank Arrangements with Third Parties to Deliver Deposit Products and RFI Seeking Input on Bank-Fintech Arrangements (July 25, 2024)
- ▶ Interagency Guidance on Reconsiderations of Value for Residential Real Estate Valuations (July 18, 2024)
- ▶ Third-Party Risk Management, A Guide for Community Banks (May 3, 2024)

