

The FDIC understands the critical importance of smaller banking institutions to communities and local economies across the country. As the primary federal regulator for the nation's community banks, the FDIC makes it a priority to provide support and technical assistance to these institutions through outreach activities and the development of instructional tools on key risk management and consumer compliance topics. Supervisory Insights is intended to provide timely and useful information and insights on financial institution regulatory issues for bankers, examiners, and supervisors.

“Alternatives to Consultants: Meeting Regulatory Expectations with Internal Resources” highlights tools and information available from the FDIC to assist community banks in managing their regulatory compliance and risk management responsibilities. This article describes how making use of technical assistance and maintaining an open dialogue with FDIC field and regional staff can help banks clarify regulatory expectations and may help economize on the use of outside consulting services. The FDIC believes the institutions we supervise often can use internal resources to maintain a sound risk management framework.

The FDIC Report of Examination includes “Matters Requiring Board Attention” (MRBAs) to highlight material issues and recommendations requiring prompt or immediate action by the directorate. “Supervisory Trends: ‘Matters Requiring Board Attention’ Highlight Evolving Risks in Banking” describes the MRBA categories cited most often during examinations of satisfactorily rated institutions and highlights trends in these categories since 2010.

We hope you take the time to read these articles and find them to be valuable resources. We encourage our readers to provide feedback on the articles and suggestions for topics in future issues. Please e-mail your comments and suggestions to [SupervisoryJournal@fdic.gov](mailto:SupervisoryJournal@fdic.gov).

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