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Summary: The Winter 2017 issue of *Supervisory Insights* features two articles of interest to examiners, bankers, and supervisors. The first article illustrates how banks may strengthen their credit Management Information Systems (MIS), and the second article summarizes results of the FDIC's *Credit and Consumer Products/Services Survey*.

Supervisory Insights – Winter 2017 issue is available at www.fdic.gov/supervisoryinsights.

Statement of Applicability to Institutions with Total Assets under \$1 Billion: The information contained in this issue of *Supervisory Insights* may be of general interest to FDIC-supervised financial institutions, but it is not supervisory guidance.

Distribution:
FDIC-supervised Institutions

Suggested Routing:
Chief Executive Officer
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Related Topics:
Credit Management Information Systems
Credit and Consumer Products/Services Survey

Attachment:
None

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Note:
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Highlights:

- "Credit Management Information Systems: A Forward-Looking Approach" 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.
- The "Regulatory and Supervisory Roundup" section provides an overview of recently released regulations and supervisory guidance.
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