



Connect and Collaborate
Supervisory Table Topic Descriptions
as of November 8, 2023

During this Connect and Collaborate session, MDI and CDFI bank executives are invited to meet with regulatory subject matter experts on a variety of supervisory topics. Participants may select multiple topics, table hop, and informally engage with the experts to receive personalized answers to their questions. Topics suggested below are subject to change.

Capital Management

Many FDIC-insured MDIs and CDFIs received new sources of private and public capital over the past few years. Conference participants are invited to meet with capital markets experts and discuss supervisory expectations for institutions with significant new capital infusions, including from the U.S. Treasury's Emergency Capital Investment Program.

FDIC Subject Matter Expert: Richie Caldwell, Senior Capital Markets Specialist

OCC Subject Matter Expert: Deena M. Kuko, Assistant Deputy Comptroller, Midsize and Community Bank Supervision

FRB Subject Matter Expert: Trevor Gaskins, Lead Financial Institution and Policy Analyst, Community Banking Supervisory Oversight

Liquidity Management and Interest Rate Risk

Recent significant increases in interest rates, longer duration loan portfolios, and unrealized losses on securities present banks with significant challenges in managing liquidity. In addition, recent bank failures have heightened depositors' awareness and created expectations for higher rates on deposits. Experts will discuss key considerations for bank strategies to monitor, measure, and manage liquidity and funding risk, and develop effective contingency funding plans. In late July 2023, the regulators issued an addendum to the Interagency Policy Statement on Funding and Liquidity Risk Management that highlights the importance of and key components of effective Contingency Funding Plans.

FDIC Subject Matter Expert: Esteban Aguilar, Case Manager, Dallas Regional Office

OCC Subject Matter Expert: Crystal Rozenman, National Bank Examiner and Market Risk Specialist, Bank Supervision Policy

FRB Subject Matter Expert: Doug Gray, Assistant Vice President, Federal Reserve Bank of Kansas City

Third Party Oversight

In early June 2023, the FDIC, OCC, and Federal Reserve issued final joint guidance designed to help banking organizations manage risks associated with third-party relationships, including relationships with financial technology companies. Bring your questions to the experts regarding principles and considerations for banking organizations' risk management of third-party relationships, including planning, due diligence and third-party selection, contract negotiation, ongoing monitoring, and termination.

FDIC Subject Matter Expert: David Mandell, Supervisory Examiner, Dallas Field Office

OCC Subject Matter Expert: Margaret "Maggie" Colvin, National Bank Examiner and Innovation Officer, Bank Supervision Policy

FRB Subject Matter Expert: Joe Maldonado, Senior Financial Policy Analyst, Board of Governors of the Federal Reserve

Commercial Real Estate

At the end of June 2023, Federal financial institution regulatory agencies jointly issued a final policy statement on commercial real estate loan accommodations and workouts. The updates reinforce and build on existing supervisory guidance calling for financial institutions to work prudently and constructively with creditworthy borrowers during times of financial stress. Discuss your questions on commercial real estate exposures including short-term loan accommodations and other topics with experts.

FDIC Subject Matter Expert: William J. "Bill" Larsen, Senior Risk Examiner, Dallas Field Office

OCC Subject Matter Expert: Adrian Mejia, National Bank Examiner, Midsize and Community Bank Supervision

FRB Subject Matter Expert: Susan Carter, CBO, Central Point of Contact, Federal Reserve Bank of Minneapolis

FedNow Service

Starting in late July 2023, the Board of Governors of the Federal Reserve launched the FedNow Service, a new instant payment infrastructure that allows financial institutions of every size across the U.S. to provide safe and efficient instant payment services. Financial institutions and their service providers can use the service to provide innovative instant payment services to

customers, and recipients will have full access to funds immediately, allowing for greater financial flexibility when making time-sensitive payments. Come discuss with the experts how to participate in this instant payments program.

FRB Subject Matter Experts: Juan Dellepiane, Relationship Manager, Federal Reserve Financial Services and Paul Berling, Customer Relations Manager, Federal Reserve Financial Services

Bank Term Funding Program and Discount Window

In March 2023, the Federal Reserve established the BTFP to help provide an additional source of liquidity to help eligible institutions meet the needs of all their depositors. The program provides an additional source of liquidity against high-quality securities, eliminating an institution's need to quickly sell those securities in times of stress. Experts will respond to your questions about eligibility for the BTFP as well as the Fed's discount window.

FRB Subject Matter Expert: Heidi Mitchell, Vice President, Federal Reserve Bank of Dallas

Special Purpose Credit Programs

Special Purpose Credit Programs enable financial institutions to reach underserved markets. Discuss with experts how your bank can explore opportunities to develop a SPCP to increase access to capital for underserved small businesses, or tailored mortgage loan programs to increase homeownership rates within underserved communities. Ask about how other institutions have launched and structured these programs, as well as lessons learned.

FDIC Subject Matter Expert : Gary L. Clayton, Senior Examination Specialist

OCC Speaker: Andrew Moss, Director for Minority Outreach

FRB Speaker: Andrew Paine, Senior Examiner, Federal Reserve Bank of Chicago