

**History of the Eighties—Lessons for the Future**  
**Federal Deposit Insurance Corporation**  
**January 16, 1997**  
**Agenda**

8:45 to 9:15 A.M.

**Introduction and Overview**

*William R. Watson, Director, Division of Research and Statistics, FDIC*

9:15 to 10:30 A.M.

**Examination and Enforcement**

A review and analysis of the effectiveness of federal bank examination, supervision, and enforcement actions during the 1980s and early 1990s.

*Introduction: William R. Watson, Director, DRS, FDIC*

*Moderator: Nicholas J. Ketcha Jr., Director, Division of Supervision, FDIC*

*Presenter: James F. Freund, Chief, DRS Economic Analysis Section, FDIC*

*Discussants: R. Alton Gilbert, Federal Reserve Bank of St. Louis*

*Gary Gorton, The Wharton School*

*Joe Peek, Boston College*

*Stephen R. Steinbrink, Former Deputy Comptroller, OCC*

10:45 to 12:00 P.M.

**Off-Site Surveillance Systems**

Effectiveness of financial reporting and off-site risk monitoring in anticipating bank problems and directing supervisory resources during the 1980s and early 1990s.

*Introduction: William R. Watson, Director, DRS, FDIC*

*Moderator: Arthur Murton, Director, Division of Insurance, FDIC*

*Presenter: Jack Reidhill, Chief, DRS Policy Research Section, FDIC*

*Discussants: Robert Avery, Board of Governors*

*Mark Flannery, University of Florida*

*Christopher M. James, University of Florida*

12:00 to 1:30 P.M.

**Luncheon Presentation**

*Keynote Speaker: Ricki Helfer, Chairman, FDIC\**

1:30 to 2:45 P.M.

**Lessons of the 1980s: What Does the Evidence Show?**

Role of deposit insurance, market discipline, forbearance, early intervention. Common threads in regional and sectoral crises and regulatory responses. What can be done to reduce the severity of future problems?

*Introduction: William R. Watson, Director, DRS, FDIC*

*Moderator: L. William Seidman, Chief Commentator, CNBC*

*Presenter: George Hanc, Associate Director, DRS, FDIC*

*Discussants: Jonathan Fiechter, World Bank*

*Robert E. Litan, Brookings Institution*

*Stanley Silverberg, Banking Consultant*

*Lawrence J. White, New York University*

3:00 to 4:15 P.M.

**The 1980s in Retrospect**

*Introduction: Ricki Helfer, Chairman, FDIC*

*Moderator: Paul A. Volcker, BT Wolfensohn*

*Discussants: Carter Golembe, CHG Consulting*

*William Isaac, Secura Group*

*John G. Medlin, Jr., Wachovia Corporation*

\* Ricki Helfer left her position as Chairman of the FDIC in May 1997