



Federal Deposit Insurance Corporation  
550 17th Street NW, Washington, D.C. 20429-9990

Financial Institution Letter  
FIL-36-2015  
August 24, 2015

## **SUPERVISORY INSIGHTS JOURNAL**

### **Summer 2015 Issue Now Available**

**Summary:** The Summer 2015 issue of *Supervisory Insights* features two articles of interest to examiners, bankers, and supervisors. One article highlights the critical role of corporate governance and strategic planning in navigating a challenging operating environment. The second article discusses the new requirements related to bank investment in securitizations as a result of the enactment of the Dodd-Frank Act. The publication is available at <https://www.fdic.gov/regulations/examinations/supervisory/insights/index.html>.

**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  
Compliance Officer

**Related Topics:**

Bank investment in securitizations  
Corporate governance  
Strategic planning

**Attachment:**

None

**Contact:**

Kim E. Lowry, Managing Editor  
([klowry@fdic.gov](mailto:klowry@fdic.gov) or 202-898-6635)

**Note:**

FDIC Financial Institution Letters (FILs) are available on the FDIC's Web site at <https://www.fdic.gov/news/news/financial/2015/index.html>.

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**Highlights:**

- “Strategic Planning in an Evolving Earnings Environment” provides an informal perspective on the strategic planning process and its importance for successful bank operations. The article concludes with a discussion of strategic planning in the context of issues bank boards and managements are dealing with today.
- “Bank Investment in Securitizations: The New Regulatory Landscape in Brief” summarizes important new requirements related to investment in securitizations as a result of the enactment of the Dodd-Frank Act, including potential effects on capital, and explains how an investment decision process can be structured to help a bank remain compliant with these new requirements.
- “Regulatory and Supervisory Roundup” provides an overview of recently released regulations and supervisory guidance.
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