



PRESS RELEASE

Federal Deposit Insurance Corporation • Each depositor insured to at least \$250,000

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FDIC Publication Focuses on Enhancing Banks' Cybersecurity Programs

“A Framework for Cybersecurity,” which appears in the Winter 2015 issue of *Supervisory Insights*, released today, discusses the cyber threat landscape and how financial institutions' information security programs can be enhanced to address evolving cybersecurity risks. The article also provides an overview of actions taken by the Federal Deposit Insurance Corporation (FDIC) individually and with other regulators in response to the increase in cyber threats.

“Cybersecurity has become one of the most critical issues facing the banking industry,” FDIC Division of Risk Management Supervision Director Doreen R. Eberley said. “This article offers a pragmatic approach to refocusing and strengthening existing information security programs to address cybersecurity risks.”

Another article in the latest edition, “Marketplace Lending,” provides an overview of the marketplace lending model. The article offers resources for bank boards of directors and management to consider when engaging in marketplace lending activity.

“Lending Viewpoint: Results from the FDIC's Credit and Consumer Products/Services Survey” describes recent lending conditions and risks as reported through the survey at the conclusion of risk-management examinations. Finally, “Regulatory and Supervisory Roundup” provides an overview of recently released regulations and supervisory guidance.

Supervisory Insights provides a forum for discussing how bank regulation and policy are put into practice in the field, promoting sound principles and practices for bank supervision, and communicating about the emerging issues that bank supervisors face. The journal is available on the FDIC's Web site at

<http://www.fdic.gov/regulations/examinations/supervisory/insights/index.html>. Suggestions for future topics and requests for permission to reprint articles should be e-mailed to supervisoryjournal@fdic.gov. Requests for print copies should be e-mailed to publicinfo@fdic.gov.



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's banks and savings associations, 6,270 as of September 30, 2015. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars—insured financial institutions fund its operations.

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