

Letter from the Director

S*upervisory Insights* provides a forum for communicating emerging trends identified through the FDIC's examination and supervisory activities.

"Commercial Real Estate Loan Concentration Risk Management" examines commercial real estate (CRE) exposure in the banking industry and summarizes the findings of recent risk management supervisory activities of FDIC-supervised insured depository institutions (IDIs) with CRE lending concentrations.

"Leveraged Lending: Evolution, Growth and Heightened Risk" provides an overview of the leveraged lending market, discusses the risks associated with this type of lending, and shares observations from examinations at state nonmember IDIs and information from the Shared National Credit Program.

This issue of *Supervisory Insights* also includes an overview of recently released regulations and other items of interest.

We hope you find both articles in this issue of *Supervisory Insights* to be interesting and useful. We encourage our readers to provide feedback and suggest topics for future issues. Please email your comments and suggestions to SupervisoryJournal@fdic.gov.

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