Public Resources and External Engagement

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In this session, we’ll discuss:

Industry engagement
- How and why?

Public resources for bankers
- What and where?

External engagements and opportunities to connect
- Who and when?
We engage with industry stakeholders outside of ongoing supervision to

- **BUILD AND STRENGTHEN RELATIONSHIPS**
- **ENHANCE COMMUNICATIONS**
- **SHARE EXPERTISE AND RESOURCES**
- **GATHER INDUSTRY INSIGHTS**
Kansas City Fed Resources

www.kansascityfed.org
BANKING

The Kansas City Federal Reserve Bank works with other supervisory authorities to ensure the safety and soundness of financial institutions, stability in the financial markets and fair and equitable treatment of consumers.

Latest regulatory updates
Ensure safety and soundness of institutions, stability in the markets and fair and equitable treatment of consumers.
Kansas City Fed Resources

Federal Reserve Bank of Kansas City

Research  Banking  Community Development  Education  TEN Magazine  Careers

Banking

Contacts

- Applications and Membership
- Banking Data & Analytics
- Bank Reporting & Shared National Credit
- Board of Governors Guidance
- Community Bank Resources
- Discount Window & Payment System Risk
- Federal Reserve Services
- Publications, Public Records Request, File a Complaint
- Supervision & Regulation

Information on what activities require approval by the Federal Reserve and how to apply

Financial institution report data, filing requirements, Shared National Credit, and Small Business Lending Survey

Links to significant Board releases on regulations and banking and supervision

Access Federal Reserve credit for short- or long-term borrowing needs, learn about managing your Federal Reserve account, reserve balances, and payment system risk

Links to FRBservices.org for information on financial and Treasury services, including FedNow®

Access resource publications and request public records

Information on the examination process, ratings system, and Kansas City Fed supervision contacts
Community Banking Bulletin
Provides insights on trends or activities of primary interest to the community banking industry.

District Banking Conditions
Provides banking conditions for the nation and District, including data on earnings, expenses, assets, loans, and more.

Bank Capital Analysis Report
Provides a horizontal comparison of capital adequacy among banking organizations of different size and complexity.
Highlight: CECL adoption’s impact on community bank allowance levels

There is considerable variance in the average percentage change in allowance levels with adoption of the CECL model, with larger community banks seeing the biggest increases.

August 04, 2023  Community Banking  Community Banking Bulletin

Highlight: Funding costs increase as composition changes

Pricing pressures from deposit competition and shifts in consumer behavior have caused a decline in non-maturity deposits while time deposits and borrowings have increased, elevating funding costs.

June 29, 2023  Community Banking  Community Banking Bulletin

Feature: Net interest margin movement throughout recent rate cycles

Driven by balance sheet changes and interest rate movements, community bank margins were challenged throughout the last two years but saw significant recovery starting in mid-2022.

November 29, 2022  Community Banking Bulletin  Community Banking
First Quarter 2023 Banking Conditions

Industry stresses drove balance sheet and earnings trends

June 15, 2023 | Banking | Banking Conditions

by: Chris Summers

Download Article

First quarter banking conditions reflect stresses across the banking industry. Higher interest rates and the collapse of three banks[1] functioned as a catalyst in driving balance sheet and earnings trends.

On the asset side (see Chart C3), District banks saw loan growth slow in the first quarter, with total loans growing at just 1.6 percent quarter-over-quarter (q/q). Apart from agricultural loans, all major loan types saw growth, with construction and land development (CLD) showing the largest increase at 3.7 percent q/q (see Chart C4). District banks boosted their cash reserves 23.6 percent q/q, the largest quarterly increase since the start of the pandemic (see Chart C16). On the liability side, District banks continued to see deposit run off, with 5.2 percent of banks experiencing declines in their core deposits in the first quarter. The higher rate environment is also causing changes in bank deposit compositions, as pricing pressures and changing consumer behaviors have resulted in shifts from nonmaturity into time deposits (see Supplemental Chart 1). As deposits have run off, District banks have turned to
Bank Capital Analysis Semiannual Update

By Sabrina Pellerin
April 19, 2023

The Bank Capital Analysis provides a horizontal comparison of capital adequacy among banking organizations of varying size and complexity.

As of December 31, 2022, the weighted average supplementary leverage ratio (SLR), also known as the Basel III leverage ratio, for U.S. G-SIBs increased 30 basis points to 5.94 percent since June 30, 2022.

Bank Capital Analysis Report

Provides a horizontal comparison of capital adequacy among banking organizations of different size and complexity.

Banking, Banking and Finance

Understanding the Bank Capital Analysis

The semiannual Bank Capital Analysis (BCA) provides a data-based resource to aid the public in judging the capital strength of the banking industry across banks of different size and risk profiles. This article is designed to help make the BCA and similar publications more accessible.
Small Business Lending Survey

The Small Business Lending Survey provides policymakers and the general public with detailed information on banks’ small business lending activity and terms, as well as small business access to credit in local communities.

Credit Standards Tighten as Small Business C&I Lending Declines

Small business commercial and industrial (C&I) lending declined sharply in the first quarter, decreasing 15.9 percent from the same period in 2022 and 6.8 percent from the previous quarter.

by Dustyn DeSpain, Assistant Vice President and Tony Walker

Small business commercial and industrial (C&I) lending declined sharply in the first quarter, decreasing 15.9 percent from the same period in 2022 and 6.8 percent from the previous quarter. Respondents reported declining loan demand for the fourth consecutive quarter, with the largest percentage of respondents reporting softening demand since the survey began. The 130 respondents to the survey indicated that credit standards tightened while credit quality decreased, and interest rates continued to rise. Most respondents indicated that lending to small businesses was unconstrained by available liquidity.
# Kansas City Fed External Engagement

## ask the Fed

<table>
<thead>
<tr>
<th>Date</th>
<th>Session Title</th>
<th>Presenter(s)</th>
<th>Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/14/2023</td>
<td>2023 Residential Real Estate Series-Southeast Region</td>
<td>Domonic Purviance, Federal Reserve Bank of Atlanta</td>
<td>Register</td>
</tr>
<tr>
<td>09/27/2023</td>
<td>2023 Commercial Real Estate (CRE) Series-Mountain Region</td>
<td>Brian Bailey - Federal Reserve Bank of Atlanta</td>
<td>Register</td>
</tr>
<tr>
<td>09/14/2023</td>
<td>Ask the Regulators: Commercial Real Estate Loan Accommodations and Workout Guidance</td>
<td></td>
<td>Register</td>
</tr>
<tr>
<td>09/05/2023</td>
<td>2023 Residential Real Estate Series-Mountain Region</td>
<td>Domonic Purviance, Federal Reserve Bank of Atlanta</td>
<td>Register</td>
</tr>
<tr>
<td>08/29/2023</td>
<td>Commercial Real Estate (CRE) National Update</td>
<td>Brian Bailey - Federal Reserve Bank of Atlanta</td>
<td>Register</td>
</tr>
</tbody>
</table>

**FRB St. Louis - Ask the Fed® (stlouisfed.org)**
Kansas City Fed External Engagement

Investment Connection

Midwest Cyber Workshop

Banking & Supervision Forum

Midwest AML Conference

Accounting Roundtable

Interagency CRA Roundtables & Training Seminars

Women in Banking Forum

Minorities in Banking Forum

Agricultural Symposium

National Ag Credit Conference

Energy Conference

2023 Program Guide for Tenth District Financial Institutions

Upcoming Events
How to stay plugged in...

- Sign up for E-Alerts
- Monitor SCS Communications
- Social Media (Twitter, LinkedIn, Instagram)
- Sign-up for external banker events
- Register for Ask the Fed (Regulators) sessions