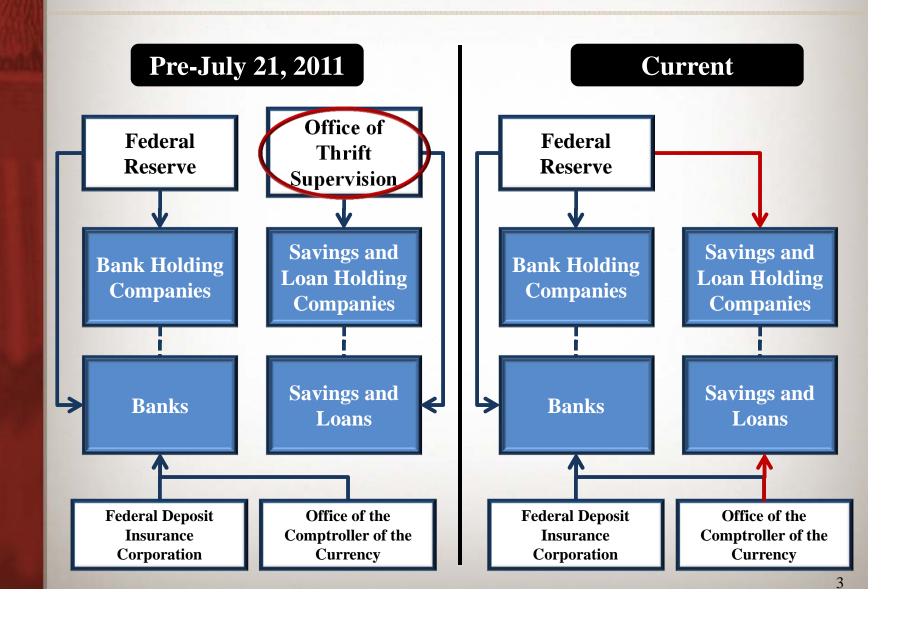
Welcome and Introductory Remarks

Agenda

- Economic Update
- Consumer Compliance Supervisory Insights
- State Banking Commissioner's Comments
- Safety and Soundness Supervisory Insights
- Questions, Answers, and Closing Remarks

2012 REGULATORY UPDATE SEMINAR

Supervisory Responsibility Changes Title III of the Dodd-Frank Act



Actions to Support Community Banking

- Increased National and Local Outreach
- Community Depository Institutions Advisory Council (CDIAC)
- Involvement in Board of Governors'
 Community/Regional Bank Subcommittee
 Projects