

MEMO

TO: Board of Directors

FROM: E. Marshall Gentry
Deputy to the Chairman and Chief Financial Officer

DATE: December 12, 2025

RE: Proposed 2026 – 2030 FDIC Strategic Plan

Proposal

This memorandum requests that the Board of Directors approve the attached 2026 – 2030 FDIC Strategic Plan, as a successor to the 2022 – 2026 FDIC Strategic Plan.

Background

The FDIC is required under the Government Performance Results Act of 1993, as amended by the GPRA Modernization Act of 2010, to review and update its strategic plan every four years, during the first year of a new presidential term. The Board approved the current 2022 – 2026 FDIC Strategic Plan in December 2021.

The new proposed strategic plan is structured around the FDIC's three business lines (Insurance, Supervision, and Receivership Management), similar to the current strategic plan. However, the new plan consolidates those three business lines into four goals instead of five and adds a new, operationally-focused management goal.

The five proposed strategic goals are:

- **Goal 1:** Protect FDIC-insured deposits from loss without recourse to taxpayer funding.
- **Goal 2:** Modernize the FDIC's supervisory approach and promote safe and sound practices at FDIC-insured institutions.
- **Goal 3:** Large, complex financial institutions are resolvable in an orderly manner.
- **Goal 4:** Manage resolutions in an orderly, timely, and cost-effective way and maximize net return on receiverships.
- **Goal 5:** Pursue internal efficiencies to serve as responsible stewards of the Deposit Insurance Fund (DIF).

The proposed strategic plan reflects broad input and participation from key stakeholders within the FDIC as well as consultation with external stakeholders. An initial strategic framework was coordinated with senior executives and the Acting Chairman, and shared with the Office of Management and Budget (OMB) in May 2025. A complete draft plan, including narratives, was then developed in partnership with FDIC divisions and offices, the Acting Chairman, and his team, and also shared with OMB in October 2025. The plan was posted for



stakeholder and public comment for a two-week period on the FDIC's website. Comments were solicited from members of Congress, their staff, and FDIC employees.

Ten comments were received during the comment period, and all were from FDIC staff. No comments were received from Members of Congress, their staff, or the general public. Comments were reviewed and appropriate changes were incorporated into the attached version of the strategic plan for final consideration by the Board.

Contact Information

If you have questions, please contact Marshall Gentry (egentry@fdic.gov at (703) 562 – 6378.

Attachment

2026-2030 FDIC Strategic Plan