

**2026-2030 FDIC Strategic Plan
(Draft for Public Comment)**

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MISSION

The Federal Deposit Insurance Corporation (FDIC) was created by the Congress to maintain stability and public confidence in the nation's financial system by:

- Insuring deposits;
- Examining and supervising financial institutions for safety and soundness and consumer protection; and
- Resolving failed financial institutions and managing receiverships.

VISION

The FDIC is a leader in promoting sound public policies; addressing risks in the nation's financial system; and carrying out deposit insurance, supervisory, consumer protection, resolution, and receivership management responsibilities.

VALUES

The FDIC and its employees have a tradition of distinguished public service. Six core values guide us in accomplishing our mission:

Fairness	We are dedicated to treating others with dignity, respect, and impartiality, and apply rules and policies uniformly and without favoritism.
Accountability	We are accountable to each other and to the public to operate in a financially responsible, operationally efficient, and timely manner.
Competence	We are a highly skilled and dedicated workforce that is committed to achieving outstanding results, and we hire and promote on the basis of merit.
Effectiveness	We respond quickly and successfully to risks at insured depository institutions and in the financial system by valuing and relying on a highly capable workforce.

Integrity

We adhere to the highest ethical and professional standards, while remaining public service-oriented, honest, and transparent with each other, the American public, and the financial system.

Teamwork

We coordinate, communicate, collaborate, and cooperate internally and externally to achieve common objectives for the betterment of one another, the American public, and the financial system.

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Agency Overview

The Federal Deposit Insurance Corporation (FDIC) is an independent agency created by Congress in the Banking Act of 1933 to maintain stability and public confidence in the nation's financial system. The FDIC does not receive Congressional appropriations – it is funded by premiums that banks and savings associations pay for deposit insurance coverage. The FDIC insures more than \$10 trillion dollars of deposits in U.S. banks and thrifts – deposits in virtually every bank and savings association in the country.

The FDIC is managed by a Board of Directors that includes the Comptroller of the Currency and the Director of the Consumer Financial Protection Bureau, with members appointed by the President and confirmed by the Senate. The FDIC is headquartered in Washington, DC and has established [regional and field offices](#) around the country. Approximately 5,500 staff work for the FDIC including 1,950 bank examiners who apply a risk-focused approach to assess safety and soundness and consumer protection, Community Reinvestment Act (CRA) performance, and adherence to laws and regulations. To accomplish its mission, the FDIC carries out three major programs: insurance, supervision, and receivership management.

INSURANCE

The FDIC insures deposits to at least \$250,000 per depositor (per ownership category) at each FDIC-insured bank. As the insurer of banks and savings association deposits, the FDIC must continually evaluate and effectively manage how changes in the economy, financial markets, and banking system affect the adequacy and the viability of the Deposit Insurance Fund (DIF). The FDIC maintains the Deposit Insurance Fund (DIF) to insure deposits and protect depositors of FDIC-insured banks and to help fund resolution activities when banks fail.

SUPERVISION

The FDIC conducts on-site examinations of Insured Depository Institutions (IDIs) to promote safe and sound operations and compliance with fair lending, consumer protection, and other applicable statutes and regulations (in cooperation with state banking agencies). The FDIC also has backup supervisory responsibility for other IDIs for which the Board of Governors of the Federal Reserve System (FRB) and the Office of the Comptroller of the Currency (OCC) are the primary federal regulators.

RESOLUTION AND RECEIVERSHIP MANAGEMENT

The FDIC is appointed receiver when an IDI fails. In its receivership capacity, the FDIC seeks to maximize recoveries from the disposition of assets from the receivership. These recoveries are

then distributed to the receivership's creditors under the priorities set by law. Prior to failure, the FDIC typically has the opportunity to analyze the assets and liabilities of a failing IDI to determine current market value. The information is used by the FDIC to market and sell the IDI in whole or in part to qualified bidders. The FDIC markets failed IDIs broadly, ensuring that qualified bidders are given an opportunity to present bids. Bids are evaluated and compared to the estimated cost of liquidation to determine the least-costly resolution.

The FDIC is also responsible for planning for the resolution of large, complex financial institutions (LCFIs). As part of this work, the FDIC and the FRB have joint responsibility for reviewing resolution plans submitted by large bank holding companies and designated nonbank financial companies that demonstrate how they would be resolved in a rapid and orderly manner in the event of financial distress; and, under specified circumstances, administer the orderly liquidations of covered financial companies.

Goal 1: Protect FDIC-insured deposits from loss without recourse to taxpayer funding.

Deposit insurance is a fundamental component of the FDIC's role in maintaining stability and public confidence in the U.S. financial system. The FDIC protects deposits at banks and savings associations of all sizes. When IDIs fail, the FDIC ensures that customers have timely access to their insured deposits and other services. The basic limit of federal deposit insurance coverage is currently \$250,000 per depositor. To keep pace with the evolving banking industry and maintain its readiness to protect insured depositors, the FDIC prepares and maintains contingency plans to promptly address various IDI failures and conducts large scale simulations to test its plans.

The FDIC maintains a sufficient DIF balance by collecting risk-based insurance premiums from IDIs and through prudent fund investment strategies. The FDIC continually evaluates the adequacy of the DIF. It identifies risks to the DIF by analyzing regional, national, and global economic, financial, and financial institution developments, and by collecting and evaluating information through the supervisory process.

Strategic Objective 1.1: Provide customers of failed institutions timely access to insured deposits.

When an institution fails, the FDIC facilitates the transfer of the institution's insured deposits to an assuming institution or pays insured depositors directly. The FDIC's goal is to provide customers with access to their insured deposits within one to two business days.

The FDIC continually monitors changes in financial institution operations and innovation within products and delivery channels to ensure the FDIC's ability to handle potential financial institution failures. The FDIC develops, tests, and maintains contingency plans to ensure it is prepared to handle a wide range of potential failure scenarios, including the failure of a large financial institution; simultaneous, multiple failures; the failure of an institution with large international holdings; and the failure of an insured institution that operates primarily through digital channels. The FDIC also looks for ways to clarify deposit insurance regulations to meet industry changes and to expedite the insurance determination process.

Strategic Objective 1.2: Proactively identify and promptly respond to potential risks to the DIF.

The FDIC, in cooperation with the other primary federal regulators, proactively identifies and evaluates the risk and financial condition of individual IDIs. It also identifies broader economic and financial risk factors, including the evolving technological landscape, that affect all insured institutions. It accomplishes these objectives through a wide variety of activities including the following:

- A risk-based deposit insurance assessment system, whereby institutions that pose greater risk to the DIF pay higher premiums;
- A strong examination and enforcement program;
- Collection and publication of detailed banking data and statistics;
- Internally and externally disseminated policy-related research;
- An off-site monitoring system that employs sophisticated predictive tools to analyze and assess changes in banking profiles, activities, and risk factors;
- Thorough and timely review of deposit insurance applications and other applications from IDIs; and
- A comprehensive framework for continually assessing risks to the banking industry.

Strategic Objective 1.3: Maintain a strong and adequately funded DIF.

The FDIC maintains the viability of the DIF by investing the fund, monitoring and responding to changes in the reserve ratio, collecting risk-based premiums, and evaluating the deposit insurance system in light of an evolving financial services industry. It regularly analyzes growth trends of estimated insured deposits, the assessment base, loss expectations, interest income earned on the fund, and operating expenses. This information is used to monitor the adequacy of the DIF and reserve ratio, and informs whether changes to the schedule of risk-based assessment rates may be warranted.

Strategic Objective 1.4: Resolve failed IDIs in the manner least costly to the DIF.

When an institution fails, the FDIC facilitates an orderly, least-cost resolution. Using an estimated value of the failing institution's assets and liabilities, the FDIC markets the institution to potential bidders. After analyzing the bids received, the FDIC conducts a least-cost test determination and selects the least-cost strategy to pursue.

Strategic Objective 1.5: Disseminate clear and accurate information to consumers and FDIC-insured institutions about federal deposit insurance coverage.

To inform consumers and FDIC-insured institutions about federal deposit insurance coverage, the FDIC provides financial institutions and the public with a variety of educational tools and materials designed to help customers understand their deposit insurance coverage with particular focus on raising awareness and correcting misunderstanding of deposit insurance.

In addition, the FDIC uses several other approaches to disseminate information on deposit insurance coverage, including the following:

- Operation of a National Center for Consumer and Depositor Assistance staffed by specialists who respond to questions from depositors and bankers;
- Training and other educational opportunities to help bank employees better understand the FDIC's deposit insurance rules;
- An array of web-based educational resources for consumers and bankers; and
- A wide range of publications and videos explaining how FDIC deposit insurance works.

Goal 2: Modernize the FDIC's supervisory approach and promote safe and sound practices at FDIC-insured institutions.

The FDIC is the insurer for all IDIs in the United States, and is the primary federal regulator (PFR) for state-chartered banks and savings institutions that are not members of the Federal Reserve System. The FDIC's roles as an insurer and PFR are complementary, and many activities undertaken by the FDIC support both the insurance and supervision programs.

The FDIC regularly monitors the potential risks at all insured institutions, including those for which it is not the primary federal regulator by conducting examinations of depository institutions, reviewing examination reports, using off-site monitoring tools, and participating in examinations led by other federal regulators (either through agreements with these regulators or, in limited circumstances, under the exercise of the FDIC's authority to conduct special (backup) examination activities). The FDIC also considers supervisory history when exercising its authority to review and approve applications for deposit insurance from new institutions and other applications from IDIs, regardless of the chartering authority.

In addition, the FDIC has statutory responsibilities for certain bank holding companies and nonbank financial companies that are designated as systemically important.

The FDIC promotes safe and sound financial institution practices through regular risk management examinations; publication of regulations, and policy; ongoing communication with industry officials; and the review of applications submitted by FDIC-supervised institutions, and in certain cases, non FDIC-supervised institutions, to expand their activities or locations. The FDIC also evaluates deposit insurance applications for de novo institutions, regardless of charter type. When appropriate, the FDIC has a range of informal and formal options available to require management to resolve safety and soundness problems identified at troubled institutions. The FDIC also administers off-site monitoring programs designed to enhance the agency's ability to identify emerging safety and soundness issues on a timely basis.

For FDIC-supervised institutions, the Corporation promotes compliance with federal consumer protection laws, fair lending statutes, and community reinvestment laws through a variety of activities, including ongoing communication with industry officials, regular compliance and CRA examinations, dissemination of information to consumers about their rights and required disclosures, and investigation and resolution of consumer complaints regarding FDIC-supervised institutions. The FDIC also has a range of informal and formal

enforcement options available to resolve compliance problems identified at these institutions and their affiliated parties.

The FDIC has piloted several examination modernization measures, including but not limited to streamlining examination planning, procedures, documentation, and reports of examination. The FDIC plans to consider additional steps to use technology to modernize our supervisory approach.

Strategic Objective 2.1: Maintain an effective supervisory framework of laws and regulations, policies, procedures, and related examination resources that promotes the public's confidence in the nation's financial system and safeguards the Deposit Insurance Fund.

The FDIC is the primary federal regulator for all state non-member banks and state-chartered savings institutions. For those institutions, the FDIC conducts risk management (safety and soundness), trust, Anti-Money Laundering / Countering the Financing of Terrorism, and Information Technology (IT) examinations in collaboration with state banking regulators.

The FDIC conducts two types of examination:

- **Point-in-Time Examinations** – By law, risk management point-in-time examinations are conducted every 12 months, which can be extended to 18 months under certain circumstances, generally on an alternating basis with the appropriate state banking department.
- **Continuous Examinations** – Continuous examinations meet the statutory examination requirement by conducting examination activities throughout an annual examination cycle. These examination activities include on-site targeted reviews of specific areas, ongoing monitoring and assessment, and frequent communication with an institution's management, and culminate in an end-of-cycle roll-up report of examination.

Bank examinations evaluate an institution's overall financial condition, compliance with relevant laws and regulations, and the effectiveness of management and internal control systems in identifying, measuring, and controlling risks. Additionally, larger and more complex institutions are subject to more frequent onsite reviews and enhanced off-site monitoring. The FDIC allocates significant resources to continuously identify emerging issues. The FDIC regularly reviews supervisory information from examinations, as well as data from various external sources, to identify and, where necessary, initiate supervisory responses to new areas of risk. The FDIC also devotes substantial resources to policy development,

collaborating with other regulatory bodies to improve the financial resilience of the banking system.

Additionally, the FDIC, along with the OCC and FRB, conducts IT examinations of third-party technology service providers that offer various services to IDIs. Given the ongoing threat of cyberattacks, the FDIC collaborates with other regulators and the private sector to encourage IDIs and service providers to implement strong preventive measures.

Effective communication and corrective action are key elements of the FDIC's strategy to promote the safety and soundness of the institutions it supervises. During examinations, any meaningful risks identified are discussed with the institution's management and board of directors. The FDIC may issue either formal or informal enforcement actions, where necessary.

Strategic Objective 2.2: Implement a balanced, transparent approach to technology adoption and innovation at FDIC-supervised institutions.

The FDIC will take an approach to innovation and technology adoption that includes (1) a balanced, transparent approach to oversight of fintech partnerships, digital assets and tokenization, and other uses by supervised institutions of innovative technologies, and (2) engagement to address growing technology costs for community banks. The FDIC will support innovation and the use of technology to drive economic growth in a manner consistent with safety and soundness.

Strategic Objective 2.3: Examine and monitor FDIC-supervised institutions for compliance with federal consumer protection laws.

The FDIC pursues this strategic objective primarily through compliance and CRA examinations of all FDIC-supervised institutions. CRA examinations are subject to statutory timelines, while compliance examinations are conducted according to timeframes established by FDIC policy. These examinations evaluate institutions' compliance with federal consumer protection laws, including unfair and deceptive acts or practices, CRA, and fair lending laws and regulations.

The FDIC focuses its examinations and other supervisory activities on those industry products, services, and practices that have the highest potential risk for violations of law that may result in harm to consumers. If a supervisory activity reveals a violation, the FDIC may implement formal or informal enforcement actions to correct the identified violation. In

addition, when the FDIC has reason to believe that a “pattern or practice” of violation of the Equal Credit Opportunity Act has occurred at an institution, the FDIC is required to refer the matter to the Department of Justice.

Strategic Objective 2.4: Consumers have access to accurate and easily understood information about their rights and the disclosures due to them under consumer protection and fair lending laws.

The FDIC coordinates the investigation of, and response to, consumer complaints and deposit insurance inquiries. For consumer complaints related to FDIC-supervised institutions, the FDIC contacts the institution and reviews its actions for compliance with applicable federal consumer protection regulations before providing a response. Correspondence regarding institutions under the jurisdiction of other primary federal regulators is referred to those agencies. Target response times vary by the type of inquiry or complaint.

The public can correspond with the FDIC through an online portal. The FDIC closely monitors the timeliness of its acknowledgment letters and responses.

Strategic Objective 2.5: Promote economic inclusion and access to responsible financial services.

The FDIC promotes economic inclusion in the nation’s banking system for all Americans, including households with low- and moderate-incomes, through the availability of affordable and sustainable transaction and savings accounts, as well as the opportunity to build credit profiles and borrow money to meet their needs. The FDIC launched *Get Banked* to increase public awareness of the benefits of a banking relationship and to help harness the opportunity for unbanked Americans to receive government payments safely and securely through direct deposit into an insured bank account. Also, the FDIC’s *Money Smart* and *Consumer News* financial education programs support this objective by helping consumers gain practical knowledge, build skills, and find resources they can use to manage their finances with confidence. Under the leadership of the U.S. Department of the Treasury, the FDIC is a member of the Financial Literacy and Education Commission along with more than 20 other federal agencies who work together to implement the National Strategy for Financial Literacy.

The FDIC conducts research to inform and support economic inclusion strategies and to promote sound supervisory and public policies to help ensure that all households have access to mainstream financial products and services. One major undertaking of the FDIC is a

biennial survey of households designed to measure consumer participation in the banking system. The FDIC also periodically conducts additional research regarding banks' efforts to serve American households.

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Goal 3: Large, complex financial institutions are resolvable in an orderly manner.

Pursuant to Section 165(d) of the Dodd-Frank Act, the FDIC, in collaboration with the FRB, reviews resolution plans filed by large, complex financial institutions (LCFIs) to identify and assess risks to resolvability. Similarly, the FDIC reviews resolution plans submitted pursuant to 360.10 of the FDIC's regulations for conformance to regulatory requirements. Additionally, the FDIC continues to build operational readiness and capabilities testing at LCFIs to administer the resolution of LCFIs through advanced planning initiatives and cross-border coordination.

Strategic Objective 3.1: Large, complex financial institutions (LCFIs) are resolvable under the bankruptcy code or, for covered IDIs, the Federal Deposit Insurance (FDI) Act, as applicable.

The FDIC and FRB are jointly responsible for reviewing the resolution plans filed by Bank Holding Companies (BHCs) and any non-banks designated as systemically important by the Financial Stability Oversight Council (FSOC) pursuant to section 165(d) of the Dodd-Frank Act to ensure that each provides a credible plan for reorganizing a firm or liquidating it through bankruptcy without triggering severe adverse consequences for the financial system or the U.S. economy. The FDIC is also responsible for reviewing the resolution plans filed by IDIs under section 360.10 of the FDIC's regulations (IDI Rule).

The FDIC's review of resolution plans is intended to improve the resolvability of bank holding companies (and other designated financial companies) through the bankruptcy process and their subsidiary IDIs through the FDIC's traditional resolution processes as deposit insurer. These reviews enhance the FDIC's ability to prepare for possible large resolutions and its understanding of how the FDIC's resolution authorities could be best used.

Strategic Objective 3.2: In the event of the failure of an LCFI, the FDIC carries out the resolution in an orderly manner in accordance with statutory mandates.

The FDIC has resolution execution responsibility under both the FDI Act and Title II of the Dodd-Frank Act. The FDIC's assessment of the resolution plans submitted by firms helps develop and improve its capabilities to administer large resolutions under any of the available authorities. For example, the actions firms take to address the shortcomings identified by the FDIC and the FRB in their resolution plans are intended to address potential impediments to resolvability under the Bankruptcy Code. That work, in turn, informs the FDIC's planning to

conduct an orderly liquidation under the FDI Act or the Orderly Liquidation Authority, if necessary, to protect U.S. financial stability.

To effectuate an LCFI resolution in an orderly manner, advance planning, including cross-border coordination, is essential. The FDIC maintains key program areas and targeted initiatives to build operational readiness. This work includes developing operational resolution frameworks, developing and refining firm-specific resolution plans, conducting exercises and facilitated discussions, and collaborating with key external stakeholders. The FDIC also analyzes emerging issues and is enhancing its understanding of the legal and policy structures in other countries that might affect a rapid and orderly resolution.

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Goal 4: Manage resolutions in an orderly, timely, and cost-effective way and maximize net return on receiverships.

When an IDI fails, the FDIC is ordinarily appointed receiver. In that capacity, it assumes responsibility for efficiently recovering the maximum amount possible from the disposition of assets and the pursuit of claims in the receivership. Funds that are collected from the sale of assets and the disposition of valid claims are distributed to the creditors of the receivership according to priorities set by law. The FDIC seeks to terminate receiverships in an orderly and expeditious manner. Once the FDIC has completed the disposition of the receivership's assets and has resolved all obligations, claims, and other legal impediments, the receivership is terminated, and a final distribution is made to its creditors. Receivership creditors may include secured creditors, unsecured creditors (including general trade creditors), subordinate debt holders, shareholders, uninsured depositors, and the DIF (as subrogee). The FDIC, in its corporate capacity, is often the largest creditor of the receivership.

Strategic Objective 4.1: Value, manage, and market assets of failed IDIs and their subsidiaries in a timely manner to maximize net return.

Under the FDI Act, the FDIC, in its receivership capacity, manages the assets of failed IDI receiverships to preserve their value and to dispose of them as quickly as possible, consistent with the objective of maximizing the net return on those assets.

In fulfilling its responsibilities to creditors of failed institutions, the FDIC, as receiver, manages and sells the receivership assets using a variety of strategies. Given adequate time to prepare for a resolution, the FDIC develops a virtual data room and an asset valuation review to solicit bidders and sell as many of the IDI's assets as possible at closing or shortly thereafter. The FDIC manages the remaining assets in a cost-effective manner to preserve value until they can be marketed and sold. Most of the remaining assets are marketed within 120 days after an IDI fails unless they are identified for an alternative disposition strategy (i.e., joint venture or securitization).

Strategic Objective 4.2: Investigate potential recoveries, including claims against professionals, and pursue meritorious and cost-effective recoveries.

When an IDI fails, the FDIC, as receiver, acquires a group of legal rights, titles, and privileges generally known as professional liability claims. The FDIC's attorneys and investigators work together to identify and pursue claims arising from the failure of an IDI that are deemed to be

meritorious and expected to be cost-effective. The timely investigation and evaluation of potential claims enables the FDIC to maximize recoveries to each receivership and to hold accountable directors, officers, and professionals who cause losses to IDIs.

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Goal 5: Pursue internal efficiencies to serve as responsible stewards of the Deposit Insurance Fund (DIF).

In 2025, the FDIC implemented its Workforce Optimization Initiative to streamline the overall organizational structure and refocus on its core functions established by Congress. The FDIC will continue to ensure it can effectively achieve its mission in a cost-efficient manner.

Core to the FDIC's success in achieving the goals and objectives outlined in this strategic plan is an engaged, committed workforce built on trust, and a safe respectful workplace. The FDIC must have an infrastructure and policies in place to ensure its workplace is free from harassment, discrimination, and retaliation. Likewise, the FDIC must ensure that employees feel comfortable reporting concerns without fear of retaliation for doing so. FDIC staff must understand expectations and be confident that allegations of harassment, discrimination, or other interpersonal misconduct will be investigated thoroughly and in an unbiased manner. When an allegation is substantiated, appropriate corrective action is taken.

In addition, the FDIC is pursuing a multi-year IT Modernization Program. A core element of this program involves transitioning the FDIC's information systems and data from on-premises data centers to modern cloud technology platforms that provide improved capabilities, security, privacy, scalability, and resilience. The FDIC is also committed to automating manual processes through robotic process automation and adopting innovative technologies, such as artificial intelligence (AI), to optimize program and operational efficiency and effectiveness. Additionally, the FDIC will ensure its workforce possesses the appropriate skills and competencies to deliver timely and secure IT products and services that meet evolving business demands.

Strategic Objective 5.1: Maintain a streamlined organizational structure that allows the agency to efficiently accomplish its mission, emphasizing the core functions Congress established the agency to perform.

The FDIC will continuously monitor and assess its organizational structure to ensure the current, streamlined organization achieves its mission while maintaining critical operations mandated by Congress.

Like many other federal agencies, the FDIC faces potential succession management challenges. To address this transition, the FDIC has initiated a succession management

program, designed to develop a talent pipeline with the skills and expertise needed to achieve the goals and objectives in this strategic plan.

Another key component of the FDIC's long-term human capital strategy includes retention of the examiner workforce, with initiatives that include:

- Targeting benefits and incentives to retain examiners;
- Creating new advancement opportunities for commissioned examiners, particularly in high-cost and hard-to-fill locations; and
- Evaluating assessment tools of the examination workforce to ensure that we are targeting the appropriate candidate pool.

Strategic Objective 5.2: Implement an innovative technology program to enable the FDIC to execute its mission in a more efficient and secure manner.

The FDIC is implementing a multi-year IT Modernization Program to align its IT environment with modern industry standards and practices and key Federal priorities, including the Federal Cloud Smart Strategy and the Federal Data Strategy. Under the IT Modernization Program, the FDIC will continue to migrate its information systems and data from legacy on-premises data centers to modern cloud technology platforms that offer enhanced capabilities, security, privacy, scalability, and resiliency. The FDIC will continue ongoing efforts to build an enterprise data management and analytic capability in the cloud to support business analysis and decision-making. In addition, the FDIC will pursue implementation of government-wide security priorities, such as Zero Trust Architecture (focusing on its five core pillars of Identity, Devices, Networks, Applications & Workloads, and Data) to strengthen FDIC's information security program and posture.

Further, the FDIC plans to enhance the delivery of IT services by expanding the implementation of its Citizen Development Program. This program enables less technical staff to use low-code automation tools to develop applications that optimize business processes. The FDIC's Citizen Development Program functions under a centrally managed governance framework administered by the Chief Information Officer (CIO) Organization.

The success of the FDIC's technology investments depends on a skilled workforce capable of delivering IT products and services that meet both current and future business needs. The FDIC will continue to prioritize workforce development in key areas for modernizing its

technology programs, such as cloud architecture, agile development and delivery, AI, product management, and strategic data management.

Strategic Objective 5.3: Cultivate a strong workforce culture built on trust, which holds employees accountable for harassment, misconduct, and poor performance.

The FDIC prioritizes ensuring that employees feel safe, valued, and respected. To that end, the FDIC will continue to review its policies related to conduct and performance, and will provide training and discussion sessions so that they are understood and frequently reinforced. The FDIC will conduct fair and thorough investigations into allegations of harassment, discrimination, retaliation, and other interpersonal misconduct and take appropriate corrective actions. The FDIC will continue to provide equal opportunity and accessibility in our employment and business activities as required by law. The FDIC will not tolerate retaliation against those employees who report such allegations and will hold those who do retaliate accountable.

Specific initiatives the FDIC identified in support of achieving this objective include centralizing the anti-harassment program function; establishing new intake, investigative, and disciplinary procedures; establishing an online reporting system in which individuals reporting wrongdoing may request that their identity remain confidential or report anonymously; developing a case management tracking system; and reporting data and trends. Additionally, the FDIC will train employees and managers on the Code of Conduct, Anti-Harassment Program Directive, Equal Opportunity Policy, Personal Relationships in the Workplace Directive, and Anti-Retaliation and Whistleblower Protection Rights Directive.

Office of the Inspector General

The Federal Deposit Insurance Corporation (FDIC) Office of Inspector General (OIG) is a statutorily created independent office, whose core purpose under the Inspector General (IG) Act of 1978, as amended, is to prevent and detect fraud, waste, abuse, and mismanagement in FDIC programs and operations; and to promote economy, efficiency, and effectiveness at the FDIC. The OIG provides independent oversight of the FDIC by conducting audits, evaluations, investigations, and other reviews; and keeping the Chairperson and Congress fully and currently informed about problems and deficiencies relating to the administration of FDIC programs and operations.

The OIG is headed by an IG who is appointed by the President without regard to political affiliation, is subject to Senate confirmation, and reports to the Chairman of the FDIC and Congress. The OIG consists of the Immediate Office, Office of Audits, Office of Investigations, Office of Management, and Office of General Counsel.

MISSION: The OIG mission is to deliver credible results that drive meaningful change, enhance integrity and accountability, and maintain public trust in the FDIC.

VISION: Our vision is to be a leader within the IG community through proactive, agile, and innovative oversight of FDIC programs and operations.

VALUES: We prioritize our core values of integrity, objectivity, independence, excellence, and transparency to ensure that our work is conducted ethically and efficiently. We apply these same five core values to our own internal IG operations.

OIG Strategic Goals

The following Strategic Goals drive our Objectives. Our overall strategic framework focuses primarily on our statutorily mandated operations, relationships with stakeholders and partners, management of our critical resources and technology, and importance of our people and workplace culture to:

- Conduct superior, high-quality audits, evaluations, and reviews.
- Investigate significant matters of wrongdoing and misconduct relating to FDIC employees, contractors, and institutions.
- Strengthen relations with our partners and stakeholders.
- Administer resources prudently, safely, securely, and efficiently.
- Exercise leadership skills at all levels within the organization.

- Promote teamwork within the Office.

We are in the process of updating our Objectives and related Key Initiatives in support of these Goals. We will post our updated Strategic Plan on our public website at www.fdicig.gov once completed.

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Appendix:

FDIC's Strategic Planning Process (including stakeholder engagement)

Introduction

The FDIC is subject to the requirements of the Government Performance and Results Act of 1993 (GPRA) as modified by the GPRA Modernization Act of 2010 and certain provisions of Title I, Federal Evidence-Building Activities of the Foundations for Evidence-Based Policymaking Act of 2018. In accordance with the requirements of these statutes, the FDIC reviews and updates its Strategic Plan every four years, publishes Annual Performance Plans and Annual Performance Reports, and conducts program evaluations to assess whether the agency's programs are achieving their stated purposes.

Annual Performance Plan and Annual Performance Report

The FDIC Strategic Plan is implemented through annual performance plans. The annual plans identify annual performance goals, indicators, and targets for each strategic objective. The FDIC submits its Annual Performance Plan and Annual Performance Report to Congress each year that compares actual performance to the annual performance goals for the prior year. This report is also made available to FDIC stakeholders and the public through <https://www.fdic.gov>.

Long-term strategic goals and objectives are expressed in outcome terms, and selected outcome measures are included in the agency's annual performance plans. However, many of the performance indicators in these annual plans are process measures (for example, completing required examinations). It is often difficult to establish a direct causal relationship between the agency's activities and the outcomes experienced by insured institutions. The FDIC continues to work with the other regulatory agencies to improve its performance measures.

Corporate Planning and Performance Management Process

The FDIC establishes performance goals annually through an integrated planning and budgeting process. In formulating these performance goals, the agency considers the external economic environment, the condition of the banking and financial services industry (including potential risks), projected workload requirements, and other corporate priorities. Agency plans also may be influenced by the results of program evaluations and management studies, prior year performance results, and other factors. Based on this information, planning guidance is established by senior management with input from program personnel.

Annual performance goals are communicated to employees through established supervisory channels, the internal FDIC website, and other means. Staff prepares progress reports, and senior management conducts performance reviews quarterly.

Stakeholder Consultation

The FDIC requested comment from stakeholders and the public on a draft of this strategic plan through a posting on the FDIC website for a 14-day period in October 2025. All comments and suggestions were carefully reviewed and changes were made to the plan where appropriate.

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Appendix B: Enterprise Risk Management

Enterprise Risk Management

Enterprise Risk Management (ERM) is a way to better anticipate, prioritize, and manage risks across an agency. The FDIC's ERM program aims to address the full spectrum of significant internal and external risks facing the agency and the combined impact of those risks as an interrelated portfolio.

The FDIC integrates ERM into its strategic planning and budgeting processes to inform decision-making and resource deployment. Each year, the FDIC develops funding requests and corporate-wide goals that consider identified risks. Higher rated risks may warrant increases to financial or personnel resources.

Key ERM program components include the Risk Appetite Statement, Risk Profile, and Risk Inventory. The Risk Appetite Statement serves as a guide for setting strategic goals and objectives and communicates the Corporation's views about the level of risk taking that is acceptable across various agency programs and operations.

FDIC's Risk Inventory is a comprehensive, detailed list of risks that could hamper the FDIC's ability to achieve its goals and objectives. Divisions and offices identify risks through risk assessments, internal reviews, audits and evaluations, risk committees, and research and reviews conducted by the FDIC's Office of Risk Management and Internal Controls (ORMIC). Divisions and offices assign residual risk level ratings based on the impact and likelihood of the risk occurring, identify risk mitigations for higher rated risks, and track mitigation activities to completion.

The Risk Profile is a prioritized inventory of the most significant risks identified and assessed through the risk assessment process. The FDIC maps underlying Risk Inventory items to higher-level Risk Profile items then assigns a mitigation coverage level, risk trend, and residual risk level to each Risk Profile item. The FDIC vets this information with the divisions and offices and deputies to the Chairman. The Risk Inventory and Risk Profile are living documents that are updated as needed and formally validated annually in the third quarter. The Chief Risk Officer (CRO) presents the Risk Profile to the FDIC Operating Committee—the FDIC's ERM oversight body—for review, discussion, and annual confirmation. The CRO also provides quarterly ERM briefings to the Chairman and Operating Committee and semiannual briefings to the FDIC Audit Committee, a standing committee of the FDIC Board of Directors.

Appendix C: The FDIC's Use of Research, Data, and Analysis to Support Evidence-Based Policy Making and Program Management

The *Foundations for Evidence-Based Policymaking Act of 2018* requires the FDIC to assess as part of its strategic plan the coverage, quality, methods, effectiveness, and independence of the statistics, evaluation, research, and analysis efforts of the FDIC. The FDIC has long recognized that data is one of its most important resources for accomplishing its mission responsibilities, both for internal use and for dissemination to the financial industry and other stakeholders. The FDIC collects and utilizes data from individual financial institutions and other sources to assess risks and establish risk-based insurance premiums for IDIs, conduct bank examinations and other supervisory activities for FDIC-supervised IDIs, evaluate the resolution plans of large and systemically important IDIs, and resolve IDI failures at the least cost to the DIF. It is essential that this information on which the FDIC relies in performing these functions be complete and accurate.

Statistics, Data Collection, and Analysis

The FDIC relies on the collection and analysis of data from FDIC-insured institutions and other sources to carry out virtually all of its core business processes. These data are aggregated and maintained in multiple systems and databases used by employees throughout the agency to perform their day-to-day duties and responsibilities. The major systems/databases include the following:

- Central Data Repository (CDR), which maintains core financial information collected quarterly from all FDIC-insured institutions for use by all federal bank regulatory agencies.
- BankFind Suite (BFS), which contains comprehensive, up-to-date financial and demographic data for every FDIC-insured institution. In addition to use by FDIC analysts and applications, BFS is available to the general public.
- Structure Information Management System (SIMS), which holds detailed location and demographic information on offices and branches of FDIC-insured institutions.
- Summary of Deposits (SOD), which annually collects and maintains information on branch office deposits for all FDIC-insured institutions, including insured U.S. branches of foreign banks.
- Research into participation in the banking system, including information collected biennially from U.S. households (in partnership with the U.S. Bureau of the Census) on bank account ownership, the primary methods banked households use to access their bank accounts, bank branch visits, use of prepaid cards and nonbank financial transaction services, and use of bank and nonbank credit.

- Small Business Lending Survey, a nationally representative survey of U.S. banks and their small business lending practices.
- Failed Bank Data, a unique research database that contains detailed financial and other information collected by the FDIC during the resolution of FDIC-insured institution failures.
- Enterprise Data Warehouse and Enterprise Data Lake, which provides FDIC employees with a centrally managed, high-quality, and highly secure data platform for corporate and divisional data analysis, reporting, and decision-making.

The FDIC makes its data and risk analysis available to the public through a variety of regular publications, including the Quarterly Banking Profile, Banking Issues in Focus, and Consumer Compliance Supervisory Highlights. It also makes this data available to the public for research and other purposes on its website through BankFind Suite, a database that identifies whether an institution is FDIC-insured and provides detailed historical information on the institution, including past mergers and acquisitions.

Research and Evaluation Activities

As a pre-eminent banking research organization, the FDIC maintains a vigorous research and publications program, managed by its Division of Insurance and Research (DIR), on an array of issues and topics of importance to the banking industry. This includes extensive and ongoing analysis of the economy and potential risks to the banking industry, sectors of that industry, or individual financial institutions. Sound economic analysis is critical to prudently managing the DIF and fulfilling the FDIC's deposit insurance mission. It also permits the FDIC to focus its supervisory efforts on the areas of greatest risk and to resolve IDI failures at the least cost to the DIF. The FDIC's economic analyses are evaluated and discussed on an ongoing basis through the interdivisional Risk Analysis Center in Washington and interdivisional Regional Risk Committees in each of the FDIC's regional offices. The FDIC conducts analyses to support operational and policy questions arising from the Chairman's Office and from other divisions within the FDIC. The FDIC also conducts regulatory analyses to support rulemaking.

Other FDIC divisions and offices also continually perform research, program analysis, and evaluation activities both to assess their organizational performance and to identify program and process improvements that would enhance their effectiveness in meeting strategic and annual goals and objectives, and employee perspectives are collected and analyzed through the annual Federal Employee Viewpoint Survey or other employee surveys. Research and analysis are often shared across divisions and offices in a consultative process and are used operationally to inform organizational learning, program management, and performance

management. In addition, the Office of Audits, in the FDIC's independent Office of Inspector General, conducts program evaluations and performance audits to assess the effectiveness and efficiency of FDIC programs and operations. ORMIC also performs independent audits and evaluations of FDIC programs and operations to ensure that they are operating efficiently and effectively and accomplishing their intended objectives. Program evaluations are collaborative efforts that may involve management and staff from multiple divisions and offices.

Data Management and Governance

The FDIC relies heavily on data to drive its business activities and inform decision-making. For example, the FDIC uses data to identify, analyze, and respond to current and emerging risks to insured financial institutions; price deposit insurance premiums; and perform pre- and post-resolution activities at failing financial institutions. In response to Federal legislation and government-wide guidance directing agencies to modernize their data management practices, the FDIC established a Chief Data Officer (CDO) position within the CIO Organization in 2019.

The CDO, who reports to the CIO, has agency-wide responsibility for promoting effective understanding, management, governance, and strategic use of data and AI to drive business value in support of the FDIC's mission. This includes developing enterprise data policies, processes, and capabilities and ensuring relevant FDIC data is shared with the public in a timely manner. The CDO is responsible for driving the upskilling of the workforce in emerging fields such as AI and strengthening enterprise AI governance to support the responsible adoption of AI. Additionally, the CDO creates a comprehensive data catalog to facilitate data discovery and promotes data literacy initiatives to foster a data-driven culture within the FDIC.

The CDO is essential to the FDIC's IT Modernization Program. The CDO oversees data governance, strategy, standards, tools, and capabilities to manage cloud data effectively. The CDO also spearheads modernization efforts, including developing cloud data and analytics capabilities to support both current and future AI needs. The FDIC's future-state cloud data ecosystem will simplify research, reporting, and analytics for customers and promote a data-driven culture with easily accessible and securely shared trusted data.

Technology and Innovation

Within the FDIC, the CIO Organization continually explores how technology can bring efficiencies to FDIC programs and operations. For example, the CIO Organization recently

partnered with the Division of Administration to use robotic process automation to streamline historically manual contracting processes. The CIO Organization also partnered with the Division of Depositor and Consumer Protection to use machine learning to replace manual methods of collecting data from documents used during compliance examinations. These automation efforts are projected to save significant staff time that can be redirected toward other priority work.

Within the banking sector, financial technology innovation offers insured financial institutions a number of important benefits, such as enhanced operations, reduced transaction costs, improved delivery of services to consumers and businesses, and greater financial inclusion through expanded access to credit and other banking services. At the same time, technology innovation presents risks that financial institutions must effectively manage.

To ensure the FDIC understands the potential benefits and risks of financial technology innovation and is prepared to address the associated issues that can arise, the FDIC routinely engages with industry stakeholders through numerous channels. For example, the FDIC issues periodic Requests for Information regarding insured financial institutions' current and potential activities involving modern technologies, such as digital assets and AI. The Corporation also coordinates with other federal and state regulatory agencies on financial technology issues and reviews the use of technology at individual financial institutions and select service providers through the examination process. The FDIC discusses financial technology issues with bankers and uses internal forums such as the FDIC Emerging Technology Steering Committee to monitor, assess, and share information about emerging financial technologies.