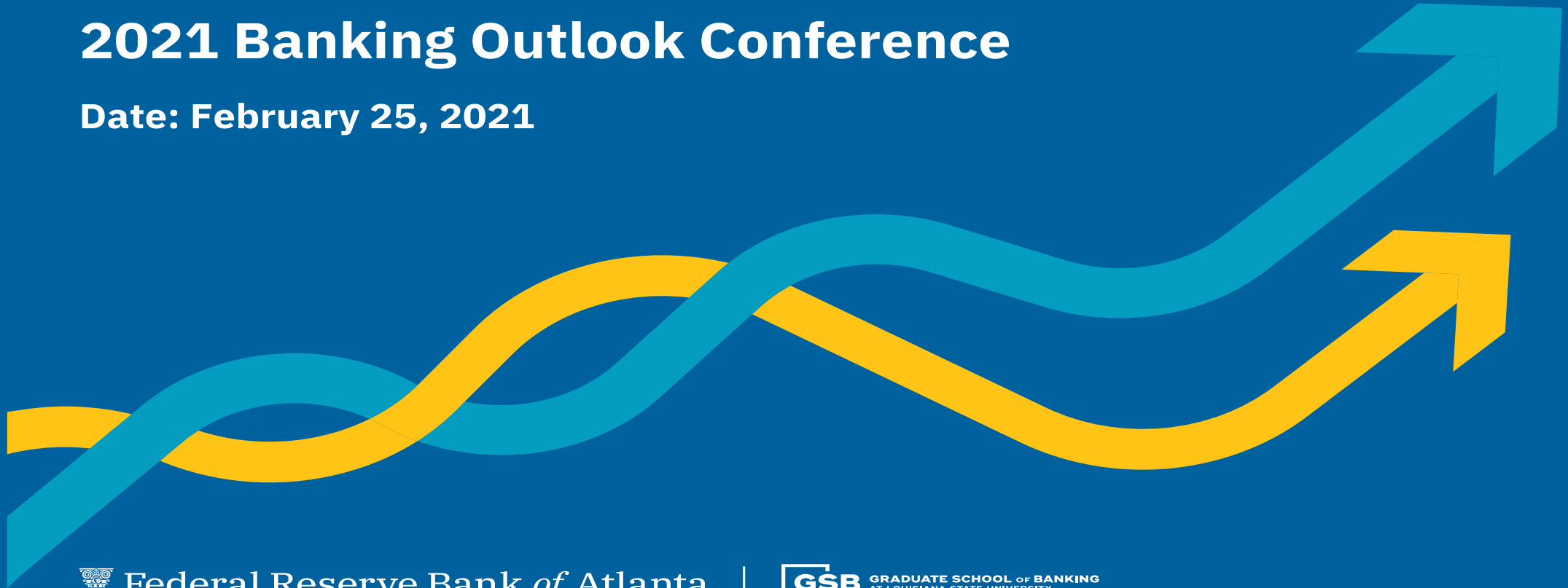


Updates Among Uncertainty: Where Do We Go From Here?

2021 Banking Outlook Conference

Date: February 25, 2021



Federal Reserve Bank *of* Atlanta



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OUR COMMITMENT

“As the Federal Reserve Board's first designated governor with experience in community banking, I am committed to maintaining a strong and thriving community bank sector.”



MICHELLE W. BOWMAN

member of the Fed's Board of Governors

OUR COMMITMENT

“Our values as a Reserve Bank are Integrity, Excellence, and Respect. We apply these values in our supervision by emphasizing strong communication, collaboration, and making sure we are transparent.”

[Link: State of the District Article](#)



MICHAEL JOHNSON

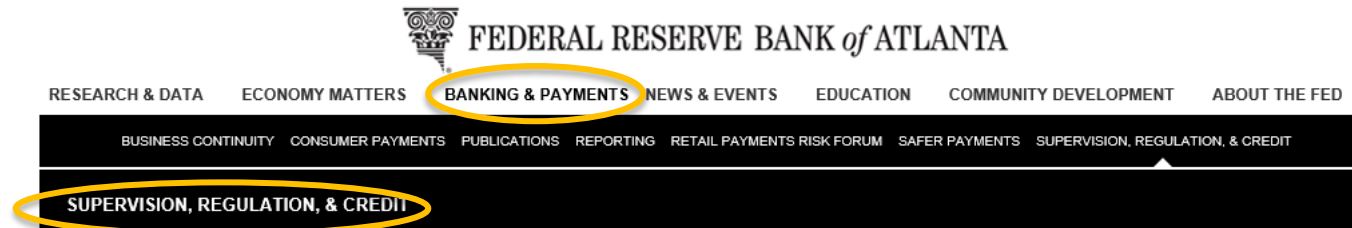
**Executive Vice President,
Federal Reserve Bank of Atlanta**

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Supervision, Regulation, & Credit promotes the safety and soundness of the banking system, fosters stability in financial markets, ensures compliance with applicable laws and regulations, and encourages banking institutions to responsibly meet the financial needs of their communities.



Podcast Explores Modernizing the Community Reinvestment Act (CRA)

In this podcast, Atlanta Fed president Raphael Bostic and Fed governor Lael Brainard discuss how the CRA can help improve economic mobility and resilience.



State of Cybersecurity – Regulators' Perspective - December 2, 2020

In this *ViewPoint* webinar, a team of cybersecurity specialists from the Atlanta Fed's Supervision, Regulation, and Credit Division discuss the supervisory approach to cybersecurity, key considerations learned during the pandemic, and emerging trends financial institutions should reflect on as we navigate into the future.



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- Supervisory Approach
- CRA Modernization
- Economic Updates
- Artificial Intelligence and Machine Learning

REGULATORY NEWS

Regulatory News makes current information from the Supervision, Regulation, and Credit Division easily accessible.

Recent News

Guidance

Requests for Comment

Tools



Commercial Real Estate (CRE) Momentum Index

This interactive market analysis tool combines economic and real estate market data for more than 300 metro areas to provide insight into the momentum of change in CRE markets across the country. It enables users to identify trends and assess market risks for the four major property sectors—apartment, office, retail, and industrial.



Cybersecurity Assessment Tool Developed

In light of the increasing volume and sophistication of cyber threats, the Federal Financial Institutions Examination Council has developed the Cybersecurity Assessment Tool to help identify risks and determine preparedness.



Home Ownership Affordability Monitor

This tool tracks the relative changes in home ownership affordability at a higher frequency and more granular level of geography than other current housing tools. It measures the ability of a median-income household to absorb the estimated annual costs associated with owning a median-priced home.



Mortgage Analytics and Performance Dashboard

The Mortgage Analytics and Performance Dashboard (MAPD) gives policymakers at the national, state, and local levels the ability to see where owner-occupant homeowners in their jurisdictions have fallen behind on mortgage payments or used mortgage forbearance as a means of economic relief during the COVID-19 pandemic.

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