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CONFERENCE OF STATE BANK SUPERVISORS

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# ABOUT CSBS

## WHO WE ARE

CSBS is the nationwide organization for state bank regulation, representing the bank regulators of the 50 states, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands.

State authorities supervise approximately 5,500 state-chartered financial institutions. Further, the majority of state banking departments also oversee mortgage providers and other financial produce providers. CSBS is also responsible for improving the quality of state bank supervision by providing performance evaluation and accreditation programs for the banking departments, as well as supervisory education and training programs for state banking department personnel.

CSBS works to:

- Optimize the authority of individual states to determine the activities of their supervised financial entities.
- Enhance the professionalism of state banking departments and their personnel.
- Represent the interests of the system of state supervision to federal and state legislative and regulatory agencies.
- Ensure that all banks continue to have the choice and flexibility of the state charter in the new era of financial modernization.

## MISSION

The mission of the Conference of State Bank Supervisors is to support the leadership role of state banking supervisors in advancing the state banking system; ensuring safety and soundness; promoting economic growth and consumer protection; and fostering innovative state regulation of the financial services industry.

## THE PROFESSION

State banking supervisors are government officials responsible for chartering, regulating, and examining banks chartered by their state. In addition, the majority of state banking departments also have regulatory oversight of trust companies, credit unions, mortgage companies and brokers, payday lenders, and other financial services providers.

State bank departments are responsible for ensuring the safety and soundness of state-chartered banks and financial services providers operating within their states, ensuring their supervised entities comply with applicable state and federal laws, and with protecting consumers.

In order to maintain safety and soundness and to protect consumers, state regulators regularly conduct examinations and may issue enforcement actions for violation of applicable state or federal law or regulations.

*“A vibrant state regulatory system is critical to economic stability and growth, consumer protection, and an innovative financial services industry.”* — John W. Ryan, CSBS President & CEO

# KEY ISSUES

**Regulation and Supervision.** As we navigate the post Dodd-Frank landscape, policy initiatives are being driven by a number of significant issues facing the banking industry. CSBS is working with the states to analyze and respond to rules and studies which will affect the overall diversity of the industry or community banks in particular. We have launched an effort to identify the particular challenges facing community banks and develop proposed solutions. As we continue to navigate a very challenging economic environment, CSBS serves as a liaison between the states and the Washington personnel of the federal agencies. In addition, we play a significant coordination role in the supervisory activities of multi-state mortgage companies.

**Legislative Affairs and Legal.** The CSBS legislative affairs and legal division is broadly responsible for communicating and advocating policy positions affecting the state banking system to federal policymakers. Some of the issues the division is currently monitoring include legislation to reform the housing finance system, legislation to provide broad regulatory relief for community banks, various proposals to create a national mortgage servicing standard, and a bill that would make it easier for small banks to access capital. Additionally, as the House and Senate continue to hold oversight hearings on Dodd-Frank and debate proposals aimed to promote economic growth, CSBS is committed to educating members of Congress about the importance of the state-banking system and ensuring the viability of the community bank model.

**Mortgage Supervision.** CSBS and the American Association of Residential Mortgage Regulators (AARMR) developed and launched the Nationwide Mortgage Licensing System and Registry (NMLS), a web-based system owned and operated by state regulators that serves as the cornerstone of a multi-faceted plan to enhance consumer protection, improve regulation, increase uniformity of mortgage supervision, and streamline the licensing process. NMLS was launched in January 2008. The SAFE Act, passed in July 2008, has further fostered uniformity in mortgage regulation across state supervisors. Because of NMLS, state regulators have access, for the first time, to comprehensive data that provide a better understanding of the industry from a nationwide and state-by-state perspective. Access to this data provides the industry, regulators, and policymakers with an unprecedented level of detail about the state-licensed residential mortgage industry.

As of July 29, 2011, mortgage loan originators employed by insured depository institutions are also registered with NMLS and available on NMLS Consumer Access.

*“As regulators, our primary objective is to ensure the safety and soundness of the banks we regulate. This is done to preserve the health of the financial system, protect consumers, and provide economic stability and growth. But we must take a pragmatic approach to supervision, particularly in times of crisis and recovery, to protect those very characteristics of our unique dual-banking system which have proven time and again to be so valuable.”*

— John Ducrest,  
Louisiana Commissioner of Financial Institutions and  
CSBS Chairman

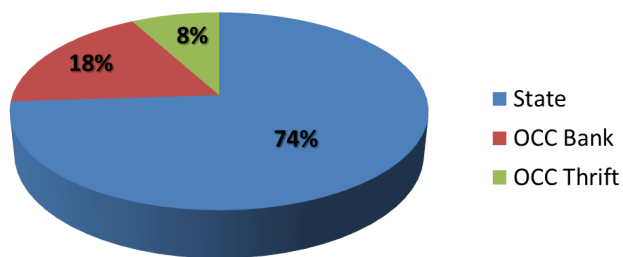
# BANKING INDUSTRY

## The Banking Industry at a Glance

The vast majority of banks in the United States are chartered and regulated by state regulators.

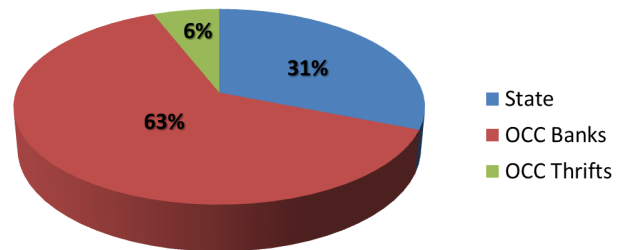
However, the vast majority of assets are concentrated in institutions supervised by the Office of the Comptroller of the Currency (OCC). In general, the nation's smaller institutions, such as community banks, are state-chartered, while the nation's largest financial institutions are regulated by the OCC.

Percentage of Total Bank Charters  
By Authority



As of 12/31/2011

Percent of Total Bank Assets  
By Charter



As of 12/31/2011

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