



CSBS and the Next Chapter of Supervisory Innovation with Brandon Milhorn

Supervisory innovation is shaping the future of financial regulation.

In this episode, host [Kyle Thomas](#) speaks with [Brandon Milhorn](#), President and CEO of the Conference of State Bank Supervisors (CSBS), about how the Catalyst Initiative is helping state regulators use technology to make financial supervision more efficient, effective, and coordinated.

Brandon Milhorn explains how the Catalyst Initiative leverages CSBS programs (NMLS, SES) and new data tools to benefit banks, improve regulation, and foster supervisor-institution relationships. The discussion covers bank data modernization and mortgage compliance innovation, showcasing technology's role in creating a shared understanding of financial risk.

In this episode, you'll learn:

1. Why technology is key to the future of financial supervision
2. How the Catalyst initiative helps regulators and industry solve shared challenges
3. What new tools can do to improve risk identification and compliance efficiency

Timestamps:

- [\(00:00\)](#) Introduction
- [\(01:27\)](#) What the Catalyst initiative is and why it matters
- [\(03:41\)](#) How CSBS helps states work together on supervision
- [\(05:14\)](#) Why modernizing bank data is a top priority
- [\(07:17\)](#) How real-time data can transform risk management
- [\(09:35\)](#) The cost of outdated supervision systems
- [\(11:22\)](#) Benefits of technology for regulators and institutions
- [\(16:06\)](#) How Catalyst differs from traditional procurement
- [\(20:01\)](#) Improving consistency and coordination in nonbank supervision
- [\(22:35\)](#) How AI and automation can improve loan review
- [\(24:18\)](#) The partnership with MISMO and its industry impact

[\(27:09\)](#) Building a shared understanding of risk

[\(28:18\)](#) What's next for Catalyst and supervisory technology

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