

# CPG'S RISK EVENTS MONITOR

The **RISK EVENTS MONITOR** is an indispensable information source dedicated to helping risk management personnel at large U.S. banks stay abreast of risk developments. Each report includes:

- ◆ A summary of domestic and international events that pose direct risks for larger U.S. banks and financial institutions.
- ◆ A recap of legislative actions, proposed regulatory rules and enforcement actions among U.S. regulatory agencies involved in financial oversight.
- ◆ Tracking of global banks operating in U.S.; national and regional banks; and, financial technology companies.
- ◆ Events are organized under eight different types of risk for easy review.
- ◆ Tools help identify priority events for your bank.

The research staff at Capital Performance Group closely follows risk events using multiple sources to produce a **comprehensive, timely, and concise report on risk developments**.

## Use the **RISK EVENTS MONITOR** to:

- ◆ Keep personnel throughout the organization informed of external risk developments using a single, comprehensive, readily accessible source.
- ◆ Make better and faster decisions about how to allocate risk management resources.
- ◆ Keep Boards of Directors apprised of risk developments.

## Two **RISK EVENTS MONITOR** subscription options:

### ◆ **Standard subscription @ \$1299/month**

Using CPG's defined tracking structure, including large national and international banks and data from S&P Global Market Research, top industry news publications, and regulatory agency press releases.

### ◆ **Custom subscription @ \$3500/month or more depending on scope**

Includes all content in the Standard subscription plus tracking of a custom group of competitors, including fintech and nonbank competitors, beyond our standard tracking group AND tracking of events occurring in specific states/markets of interest to the bank.



Market & Interest Rate Risk

- Federal Reserve Chairman Jerome Powell suggested that the central bank would follow its policy of "patiently" reducing its balance sheet by \$15 billion per month and 10-year U.S. Treasury securities inserted into even deeper liquidity facilities, and that the central bank would be in the process of or close to entering one, with the outcome that the U.S. is closer to the U.S. Federal Reserve's goal of 2.0% inflation, page 10.
- Strategic Risk

  - U.S. regulators and several bank trade associations have set up tracking facilities in South and Central America and the Caribbean to monitor the implementation of a new economic measure, page 25.
  - Regulatory Risk

    - Bank of America Corp. and its subsidiary Merrill Lynch, Pierce, Fenner & Smith Inc. are facing a class action lawsuit from investors who say the bank violated securities laws by failing to disclose that it would not be able to meet its obligations under a \$1.5 billion funding facility, page 10.
    - Strategic Risk

      - Chubb Corp. and U.S. Fire Insurance announced they are raising their minimum wage 20% to \$15 an hour. The move, which is part of a plan to increase the minimum wage at a total of 200 locations, includes a 10% increase for employees who work part-time or work more than 40 hours a week. The company also expects to offer more open funding than ever before to its 200,000 members, page 10.
      - According to the U.S. Federal Reserve Bank of New York, about 40% of small business owners expect to increase their deposits and earnings in the coming year. The survey, which spans 100 U.S. cities, found that approximately 60% of younger adults visited a branch office the last three months, page 10.



Date	Event	Priority for Bank XYZ
July 10 <sup>th</sup>	With interest rates expected to remain flat for the remainder of the year, the Federal Reserve is likely to continue its policy of "patiently" reducing its balance sheet by \$15 billion per month, as well as "normalizing" interest rates, page 10.	MEDIUM PRIORITY
July 10 <sup>th</sup>	With the Federal Reserve's decision to keep interest rates flat, the central bank also ended its balance sheet reduction two months earlier than planned, page 10.	MEDIUM PRIORITY
July 10 <sup>th</sup>	According to the U.S. Department of Commerce, the U.S. economy grew by 2.3% in 2018, as measured by Gross Domestic Product (GDP), a broad measure of goods and services. Economic growth was driven by robust consumer spending, which offset a decline in business investment, page 10.	MEDIUM PRIORITY
July 10 <sup>th</sup>	Bank of America Corporation (NYSE: BAC), Charlotte, NC; Citigroup Inc. (NYSE: C), New York, NY; Goldman Sachs Group Inc. (NYSE: GS), New York, NY; JPMorgan Chase & Co. (NYSE: JPM), San Francisco, CA; and Morgan Stanley (NYSE: MS), New York, NY, are among the 20 largest U.S. commercial banks, including Bank of America and JPMorgan Chase & Co., which inserted that net interest income will likely decline in the second half of 2019 as a result of the reduction in interest rates, page 10.	MEDIUM PRIORITY

Trend in Market/Interest Rate Risk Events

Priority for Bank XYZ

SAMPLE

To find out more about the **MONITOR**, or to request your own free sample report, [please visit capitalperform.com](http://capitalperform.com)

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