



2022 outlook: Risk and compliance

The future of fair lending is here.

**Where is your organization?**

February 2022

Webinar

## Presenters

# Keeping up with a fast-paced environment?

The landscape of regulatory enforcement for fair and responsible banking has shifted. We'll show how your organization can proactively adapt to changing regulatory expectations.



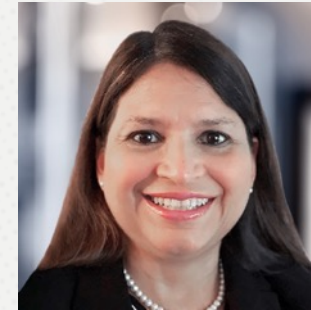
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**Kate Gutierrez-Wilson**

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Current regulatory outlook

# What factors are impacting the industry right now?



**Increased federal initiatives and attention**



**Violations and enforcement actions making headlines**



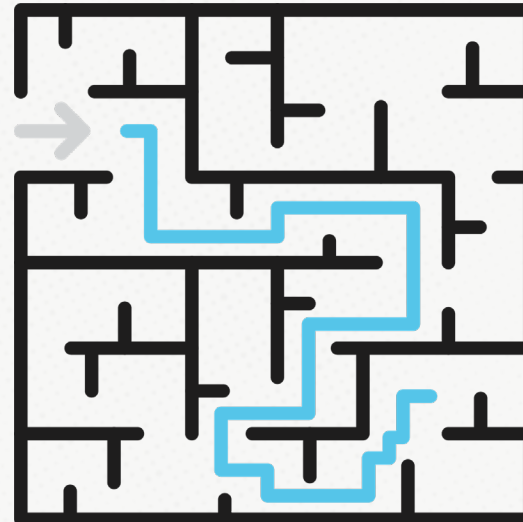
**Disruption and volatility in the market**



Pushing the boundaries

# Fintechs continue to take alternative routes to underwriting.

Does your organization know all the attributes, criteria, and variables necessary to measure and understand the impact that using alternative data can have?

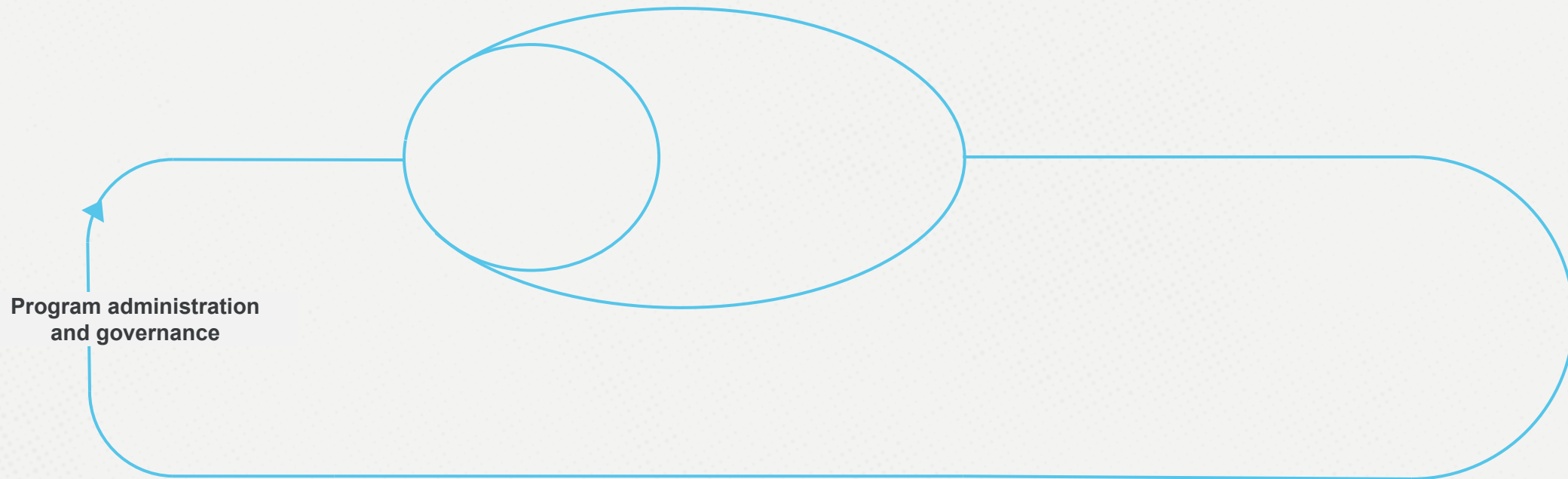


A person with curly hair, wearing a dark patterned shirt, is writing on a whiteboard with a green marker. The whiteboard has several papers pinned to it with green pushpins. The background is a blurred office setting.

**A holistic process  
can help you  
adapt better than a  
patchwork approach.**

Program administration and governance

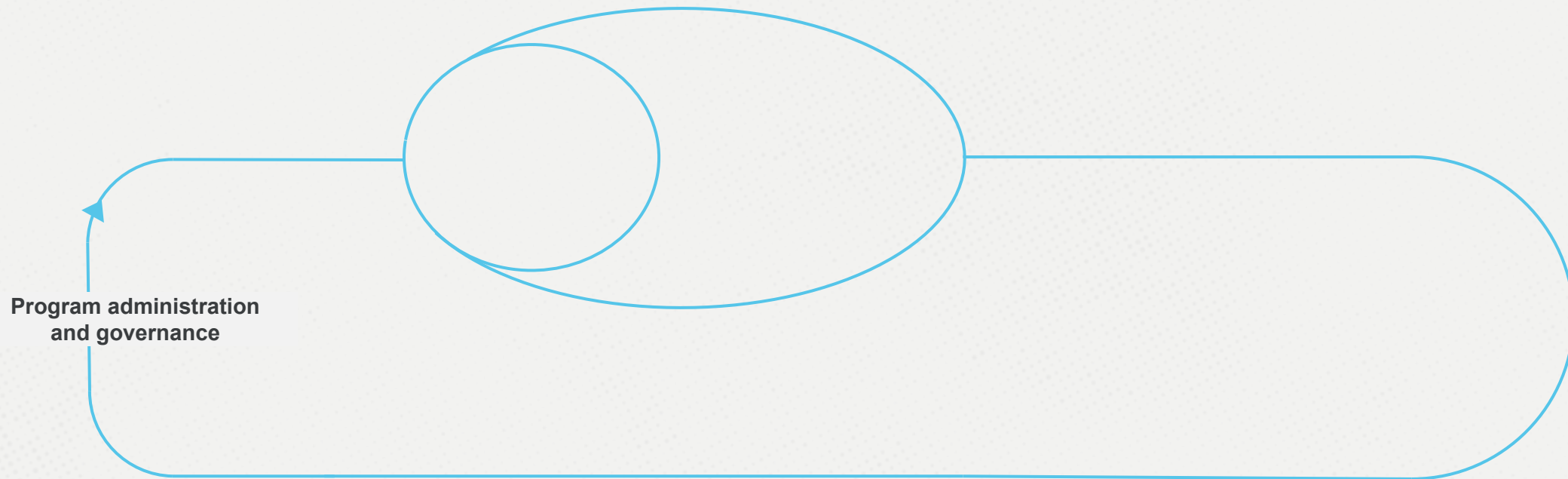
**Effective, consistent policies and governance can help set up your strategy for success.**





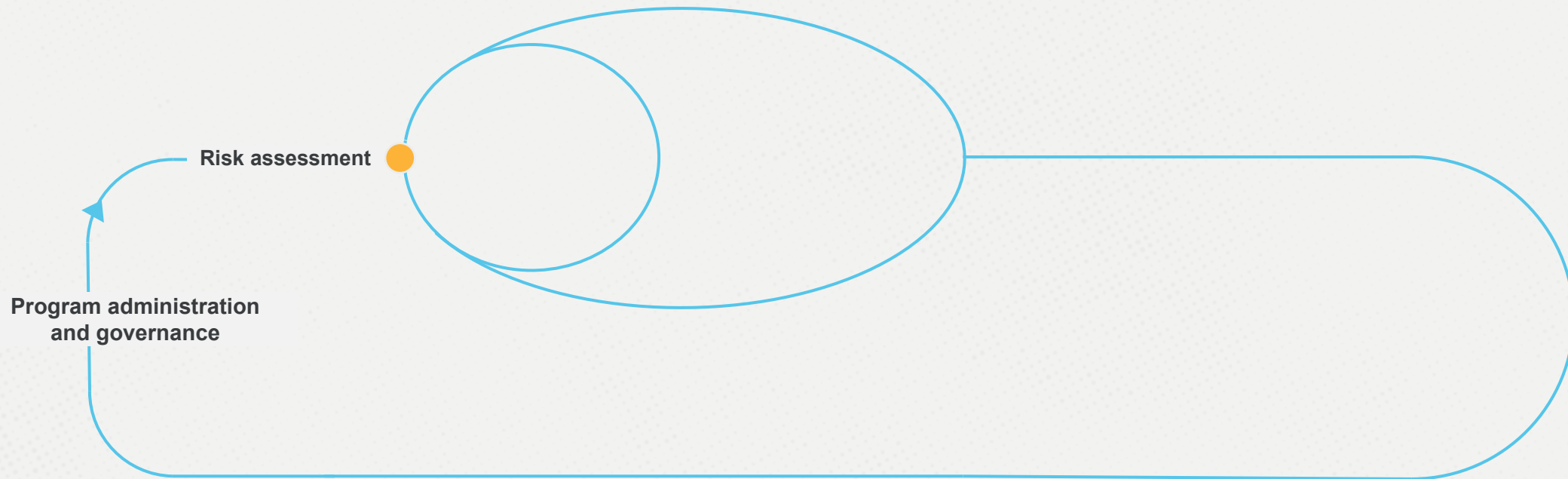
## Risk assessments

# Outdated methodologies can leave organizations vulnerable to inaccurate views of risk.



## Risk assessments

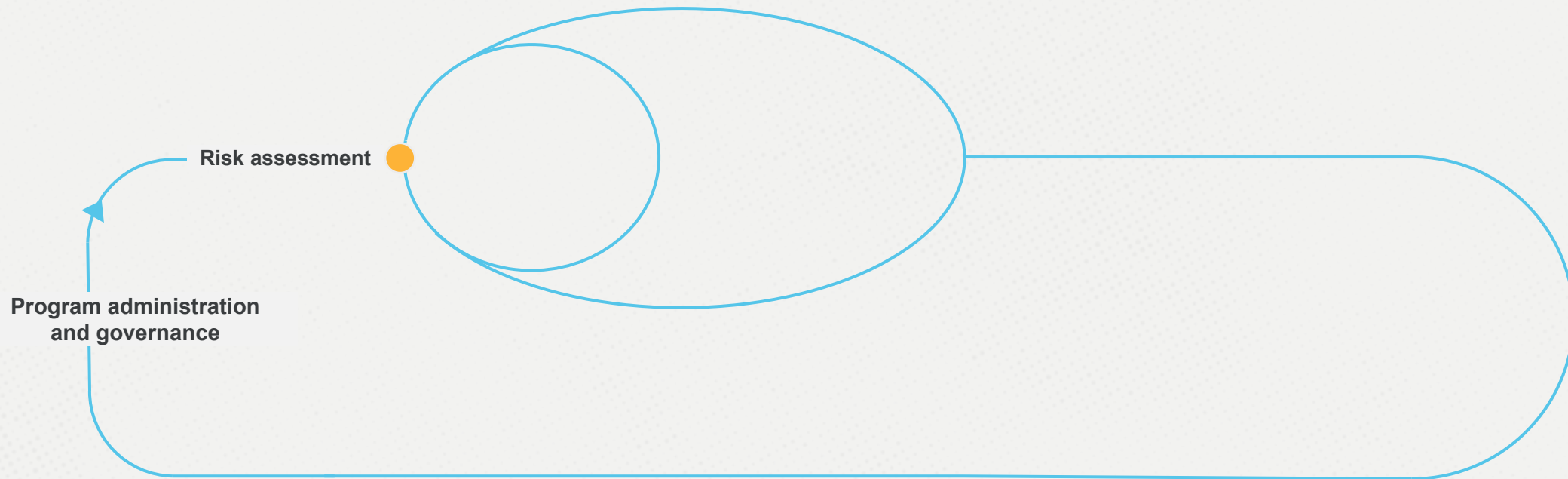
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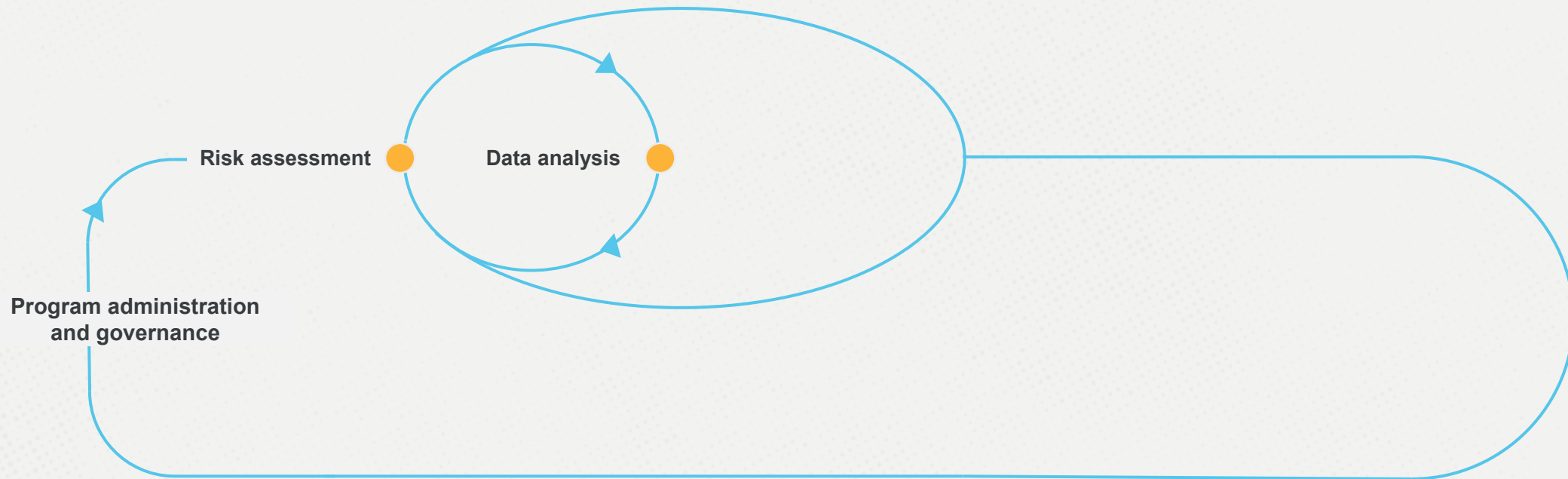
## Data analysis

# Data-driven insights provide opportunities to understand performance and mitigate risk.



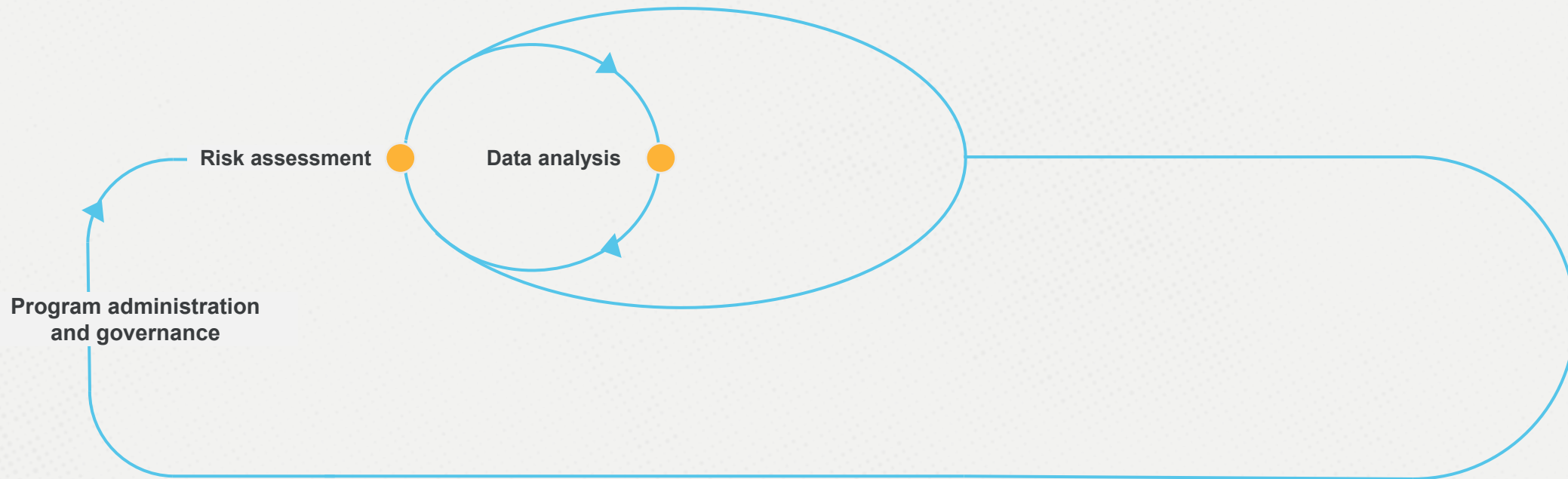
## Data analysis

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## Auditing and testing

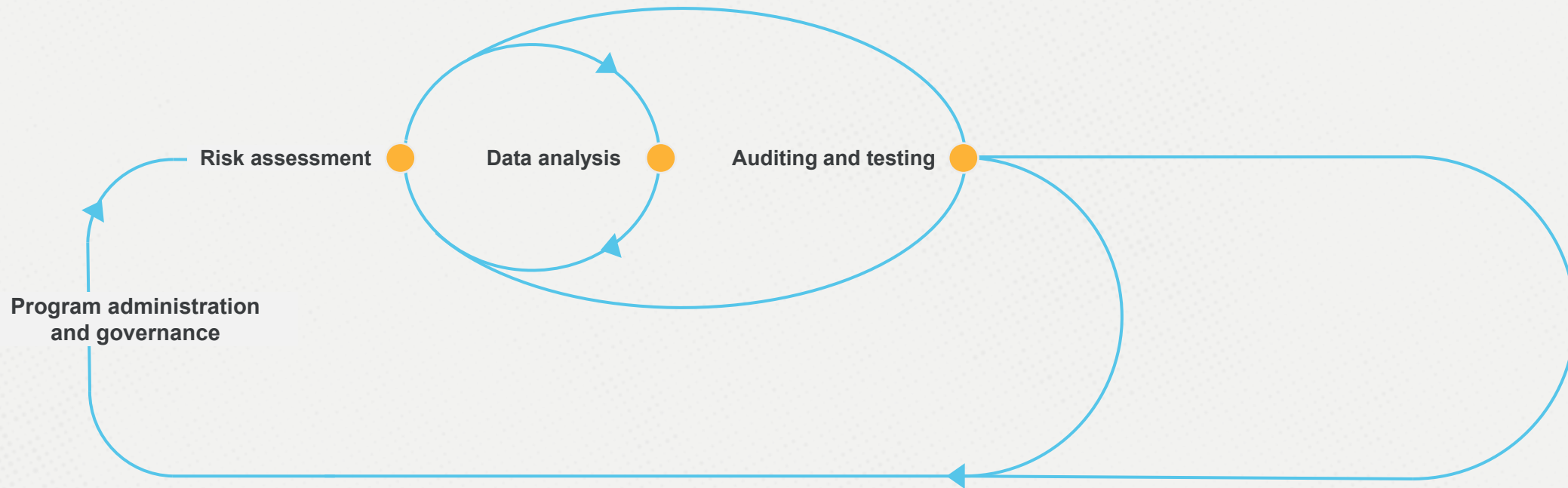
# Critical and independent challenges provide opportunities to assess risk and address issues.





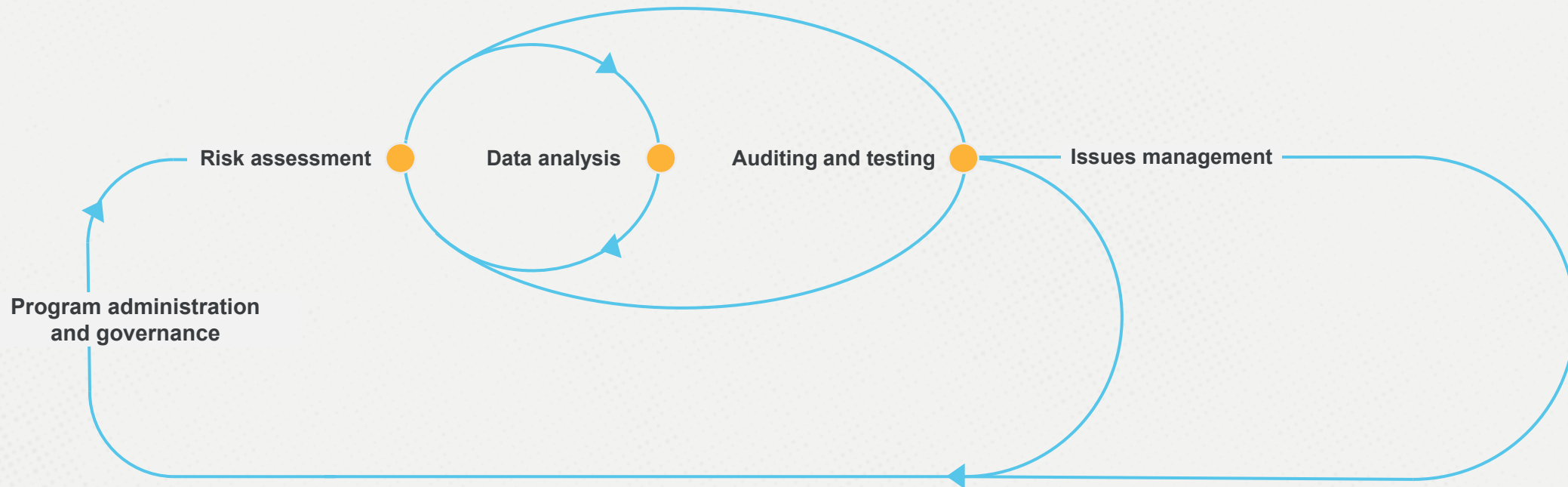
## Auditing and testing

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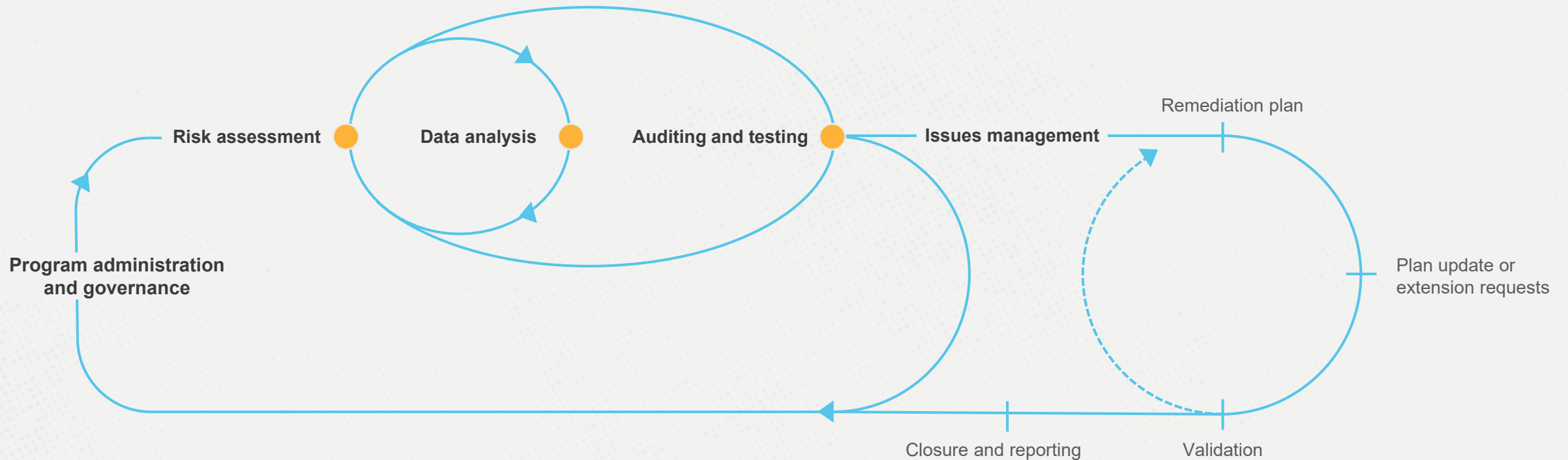
## Auditing and testing

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## Issues management

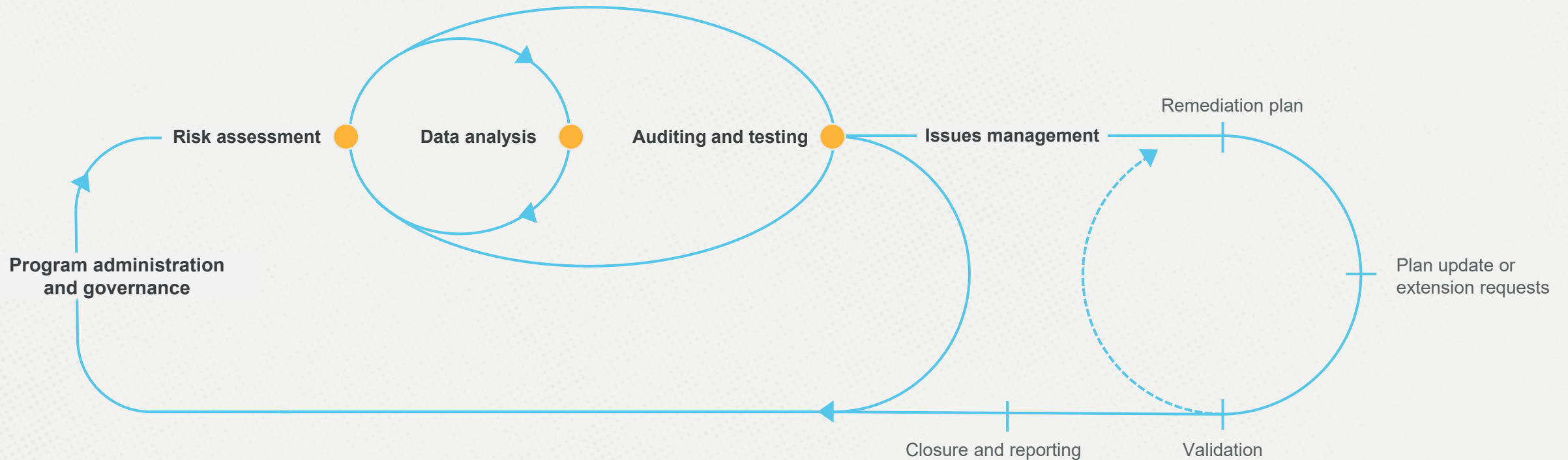
# Being smart with issues management creates opportunities for continuous improvement.





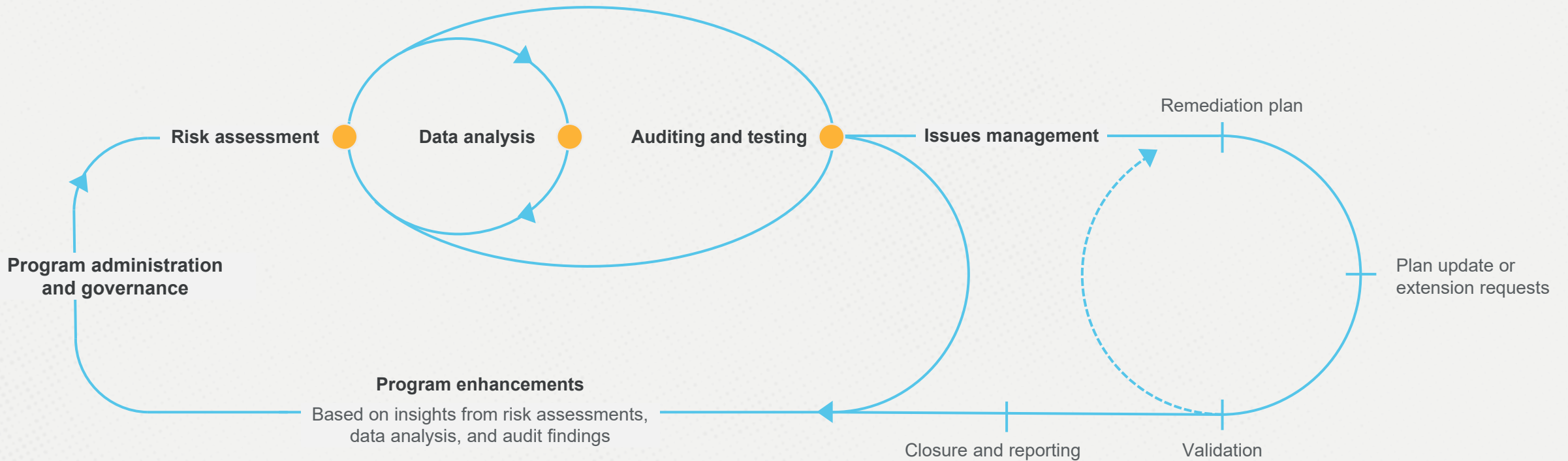
## Program enhancements

# What's OK today might not be OK tomorrow. Continuous improvement is now expected.



Program enhancements

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A hand holding a pen over a document with charts and graphs. The background is a blurred image of a hand holding a pen over a document with various charts and graphs, including a line graph and a bar chart. The overall color scheme is blue and white.

**Your organization can  
stay one step ahead  
of fair lending risk.**



## Current regulatory outlook

# How can organizations improve equity, access, and opportunity?

- **Be intentional about diversity and inclusion with products, services, and hiring**
- **Have more conversations with the audiences in the communities your bank is serving**
- **Make fair and responsible banking an organization-wide initiative**
- **Build and expand your environmental, social, and governance strategy**
- **Increase collaboration with Community Reinvestment Act teams**

## Presenters

# We know fair lending and can help calm volatile regulatory waves for your organization.



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# Thank you

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