



Monthly Telephone BRIEFING

Thursday, June 18, 2026 – 12:00 – 1:30 p.m.

Updates Regarding FDIC's Annual Independent Audit And Reporting Requirements

In 1993, the Federal Deposit Insurance Corporation (FDIC) adopted 12 CFR Part 363 titled "Annual Independent Audits and Reporting Requirements" to implement Section 36 of the Federal Deposit Insurance Act ("FDI Act") to impose various requirements on FDIC-insured depository institutions (including insured banks and savings associations) designed to facilitate early identification of problems with financial institutions.

In brief, all institutions subject to Part 363 must (among others): (i) prepare annual financial statements in accordance with GAAP that are audited by an independent public accountant; (ii) have a management report accompanying the annual financial statements that complies with Part 363; (iii) engage an independent public accountant to audit and report on the institution's annual financial statements in accordance with generally accepted auditing standards or the PCAOB's auditing standards; and (iv) file a Part 363 Annual Report each year.

Prior to January 1, 2026, Part 363 applied to institutions with \$500 million or more in consolidated total assets, with more burdensome requirements applying for larger institutions based on their asset size. On November 25, 2025, the FDIC issued a final rule that amended the dollar thresholds in Part 363 and other regulations (the "Threshold Final Rule"). 90 FR 55789. These new thresholds became effective on January 1, 2026, and the Threshold Final Rule also provides that the thresholds will be indexed in the future for inflation.

This Monthly Telephone Briefing provides an overview of the requirements under Part 363 and its nuances, as updated by the Threshold Final Rule.



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Aldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group[®] Members on **Thursday, June 18, 2026, at 12 Noon**. This meeting will be presented live and will include several question and answer sessions. Members can ask questions by telephone or email. Each Member that registers for the Monthly Telephone Briefing will be given a password and instructions on how to join the Briefing.

ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one or more locations. All Briefing connections are included in your BCG Membership.

REGISTRATION

To register, please contact your institution's BCG Main or Registration Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin>, and select "Register for Events." Registration closes at noon **two business days** prior to the Briefing date. On the day before the Briefing, registrants will receive an email with call-in instructions and a single-use PIN.

DOWNLOAD THE HANDOUTS

The Handout(s) are *generally* posted on the BCG Website by noon on the business day before the Briefing. All registrants will receive an email notification when the Handout(s) are posted. To download a Handout, go to www.bankerscompliancegroup.com/monthly-telephone-briefing.php and click on the "Download Handout Here" link at the end of each Handout description.

CANCELLATION

It is not necessary for registrants to contact BCG if they cannot attend a Briefing and need to cancel their registration.

SIGN UP ONE TIME FOR ALL 2026 BRIEFINGS

Sign up one time for all the 2026 BCG Monthly Telephone Briefings! If you like attending the Briefings, but don't want to register every month, you can have your institution's Registration Contact sign you up for the entire year.

MISSED THE BRIEFING?

Should you or others at your institution miss the Briefing, you can tune into our streaming audio available on the BCG Website one week after the Briefing, at www.bankerscompliancegroup.com/listen-while-you-work.php.