

Questions to Guide Discussion on Post-SVB Environment
ICBA Legislative Issues Committee
May 15, 2023

- How has your business changed since the fall of SVB?
 - Is it harder to hold onto deposits?
 - Have you tightened up lending?
 - Are you operating your bank differently, and if so, how?
- In your judgement, are we on a trend toward stabilization or is it too soon to say?
- What is your projection for the next six months? Do you anticipate recession, and if so, what steps are you taking to prepare your bank?
- Have any of you had exams since the SVB collapse, and if so, what are you seeing?

Policy Responses

- What policies should the agencies and/or Congress enact to restore confidence in American banks and prevent another crisis?
- What policies would be counterproductive?