

**Meeting Between Governor Bowman, Staff of the Federal Reserve Board, and
Representatives of the Delaware Bankers Association
March 8, 2019**

Participants: Governor Michelle W. Bowman, Jeremy Rudd, Koko Ives, Josh Mazen, Celeste Molleur, Christine Jung, Margaret Miller, Yao-Chin Chao, Megan Drefchinski, Maria Ling, Jacquelyn Smith, Keith Coughlin, Aleksandra Wells, Katie Ross, and Jan Bauer (Federal Reserve Board)

Elizabeth Albano, Bryan Andersen, Dominic Canuso, Thomas Collins, Sharon Corbett, Margaret Cregan, Christine Davis, Michael Friedberg, David Gillan, Lindsey Grunes, Adrienne Harris, Sarah Long, Tarrie Miller, Darrell Minott, Donna Mitchell, Charles Mosher, Paul Nicholas, John Olsen, Matthew Parks, Edward Reznick, James Roszkowski, Joel Schiller, Kristina Schroeder, Elizabeth Sur, Paul Taylor, Amy Walls, James Walls, Joseph Wescott, and Phoebe Papageorgiou (Delaware Bankers Association)

Summary: Representatives of the Delaware Bankers Association met with Governor Bowman and Federal Reserve Board staff to discuss various regulatory and supervisory matters affecting community banks. Association members urged that the Board consider determinations of risk in addition to asset size when tailoring regulations on capital requirements (Docket Nos. R-1627 and R-1628). While the association members supported the removal of the liquidity coverage ratio and the net stable funding ratio for smaller regional institutions, they noted that the requirement to continue reporting on the Complex Institution Liquidity Monitoring Report (FR 2052a) was still burdensome.