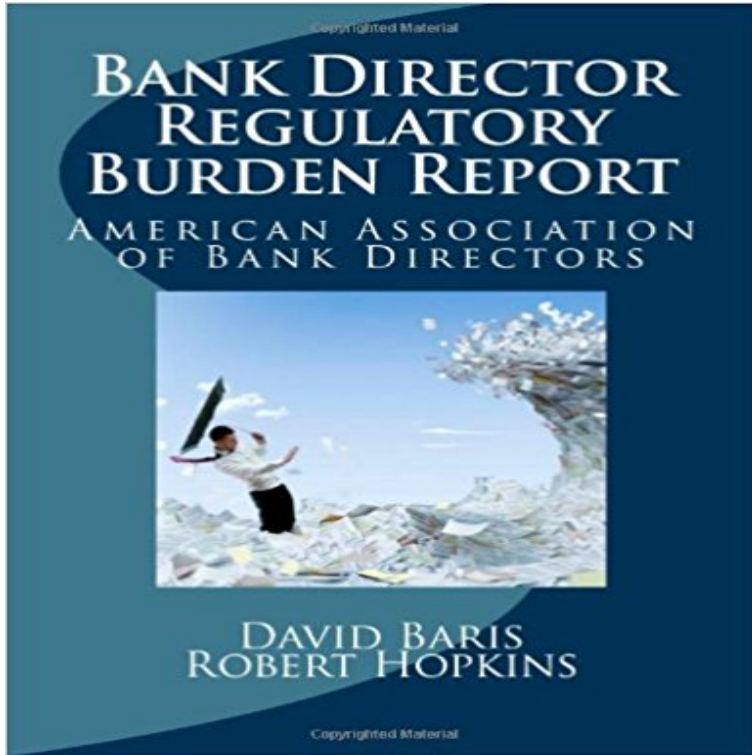


Bank Director Regulatory Burden Report: American Association of Bank Directors



This report is the result of an extensive review of federal legislation, federal bank regulations, and federal banking agency guidance by the American Association of Bank Directors (AABD) to identify new and existing provisions that can and do overwhelm bank directors. The AABD has identified over 800 legislative and regulatory provisions that have accumulated over many decades that impact the responsibilities of bank directors! It is evident that no one - not Congress and not the federal banking agencies is evaluating the aggregate effect government actions are having on the duties and responsibilities of bank directors.

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