



OFFICE OF INSPECTOR GENERAL
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
CONSUMER FINANCIAL PROTECTION BUREAU

February 20, 2013

David Baris, Executive Director
American Association of Bank Directors
1250 24th Street, NW Ste. 700
Washington, DC 20037

Dear Mr. Baris,

Thank you for providing a copy of the American Association of Bank Directors' *Summary Report on Material Loss Reviews*. We appreciate you reading and commenting on our reports and will take your report recommendations under consideration.

Sincerely,

Mark Bialek
Inspector General