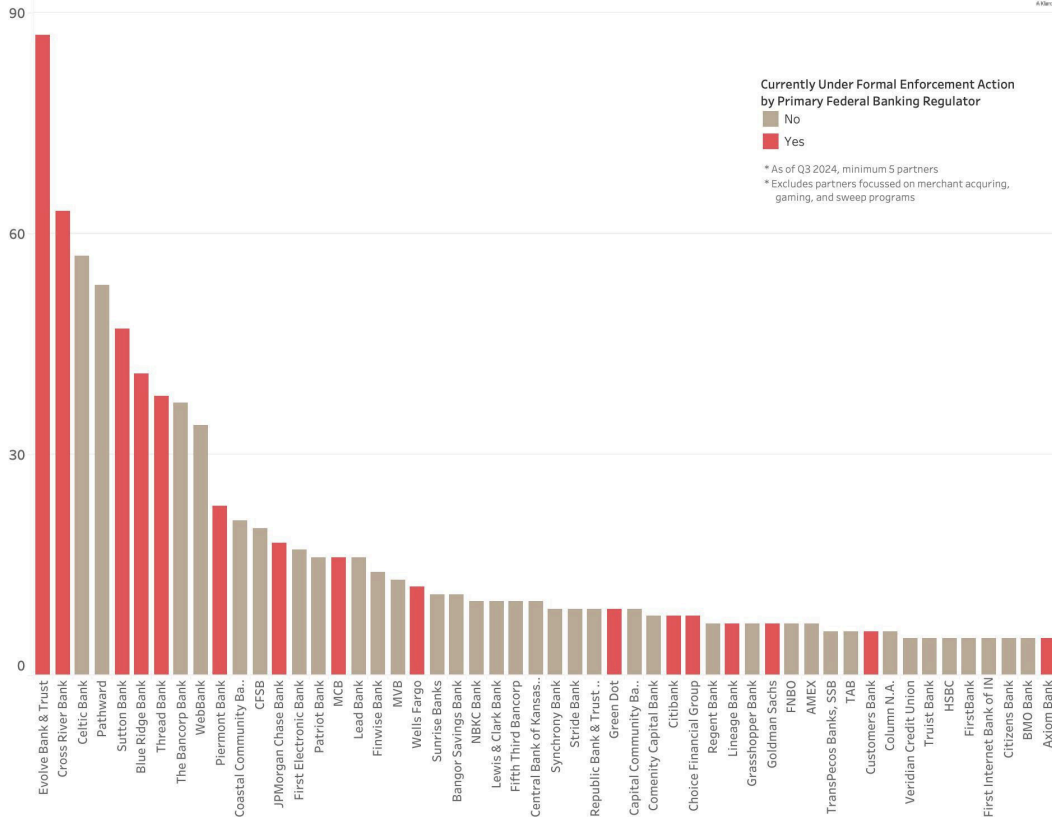


The Klaros Quick Take

Distribution of Partner Banks by Number of Partners*



Nearly 1/3 of partner banks with at least five partners are operating under a formal enforcement action. More discussion to come on LinkedIn next week.

With rapidly emerging AI technologies challenging banks to revamp their technology strategies, we're excited to welcome [Zor Gorelov](#) as our newest senior advisor and offer clients the benefit of his wisdom and 20+ years of experience deploying AI tools into financial institutions globally. Reach him at Zor@Klaros.com.

Klaros in the Media

Recent media conversations have focused on the election and its implications.

- Brian Graham spoke with Caitlin Mullen of **Banking Dive** on [how a second Trump term may change bank M&A](#).
- Michele Alt spoke with Jeff Kauflin of **Forbes** on [What Trump Means for Fintech](#) and with Kyle Campbell of American Banker on [why the Supreme Court matters for bankers this election](#).
- Patrick Haggerty spoke with the **Minnesota Star Tribune's** Mike Hughlett on why regulators are [cracking down on Minnesota community banks over fintech partnerships](#).

Our top 3 posts on LinkedIn, based on your feedback:

- Konrad Alt says the launch landscape for fintechs is [bleak](#).
- Michele Alt says the presidential election matters less because the Supreme Court [kneecapped the regulators](#) in 2024.
- Adam Shapiro says there's a [huge lending opportunity](#) just waiting for banks.

Conferences & Events

Michele Alt, Jonah Crane, Brian Graham, and Adam Shapiro hosted a **LinkedIn Live** event, [Radically Clear: Bank Regulations in the New Trump Era](#) on Friday, 11/15, discussing what to expect from the new administration in legislation, enforcement, payments, BaaS, charters, M&A, and bank investments. Catch the recording [here](#).

Jonah Crane spoke with Simon Taylor, Jason Mikula, Alex Johnson, and Kiah Haslett on “BaaS to the Future” at the [AFC Policy Summit](#) in Washington DC on November 19.

Next up: Catch Jonah moderating the panel “How Fintechs Are Leveraging Compliance as a Competitive Advantage in an Increasingly Scrutinized BaaS Market” at [Fintech Meetup](#) in Las Vegas in March.

Get in touch

Facing a challenge? Have a topic you would like to discuss? Reach us at hello@klaros.com. Share your feedback and thoughts on other topics you'd like us to cover!
klaros.com