

Klaros Viewpoints | Volume 1 | September 15, 2023

There's a lot going on in banking and fintech these days and below are the Klaros Viewpoints.

Partner Jonah Crane dove into the dynamic relationship between regulation and fintech innovation in this [podcast](#) with Jenny Lee.

"The innovative thing I'd like to see is how can we move towards more of an outcome-based focus."

Partner Brian Graham shared his thoughts on small bank consolidation in this [Barron's article](#).

"To merit a continued central role in the U.S. economy, community and regional banks must become financially successful and sustainable."

Senior Advisor Kevin Stein was quoted in this [American Banker article](#) about the PacWest Bank of California merger.

"The fear was that they were in a death spiral. And if they were in a death spiral, and you've got uninsured deposits, you've got to get your money out of that bank."

Senior Advisor Tod Gordon explored the aftermath of Moody's bank rating downgrade in this [blog post](#).

"It is notable that Moody's actions differed across the impacted banks despite comparability on many of the key metrics."

Director Patrick Haggerty explained why bank deposits are currently under the regulatory microscope in this [blog post](#).

"Filing accurate and precise regulatory reports is critical, and even seemingly esoteric line items can have profound downstream impacts."

About Klaros Group

Klaros is an advisory and investment firm focused on the future of financial services. We leverage deep knowledge of innovation, financial services and regulation, broad networks of relationships, and direct experience to help our clients navigate the complexities of financial services regulation.

About Klaros Capital

Klaros Capital provides private capital, backed by deep industry and regulatory expertise, to midsize US banks, enabling growth, M&A, and other value-creating actions.

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