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Klaros Viewpoints | Volume 2 | October 6, 2023

With the banking industry facing a period of uncertainty, we believe the perspectives of industry experts have never been more important.

Jonah Crane was quoted in this Bloomberg [article](#) about **fintechs seeking to become banks**.

"Nonbanks who are seeking to enter the banking system have viewed acquisition as a more viable path."

Kevin Stein was quoted in this American Banker [article](#) about **pandemic - era bond purchases**.
"The extent to which a bank's bond portfolio is challenging its profitability is very idiosyncratic."

Michele Alt was quoted in this American Banker [article](#) about **charter stripping**.
"I would suggest that the regulatory framework should at least be more accommodative toward the de novo process."

Konrad Alt shared his thoughts about **hiring pitfalls and SVB** in this LinkedIn Live [podcast](#).
"I'm not an insider...but looking at it from the outside, it's pretty clear they [SVB] did not have an effective succession plan."

Patrick Haggerty shared his thoughts on **brokered deposits** in this Financial Brand [article](#).
"There is data to support the FDIC's view that heavy reliance on brokered deposits historically correlates with bank failures. However, correlation doesn't always equal causation."

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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