



# COMPLIANCE REPORT OF EXAMINATION

***THIS REPORT OF EXAMINATION IS STRICTLY CONFIDENTIAL***

This report of examination has been made by an examiner appointed by the Federal Deposit Insurance Corporation for use in the supervision of the financial institution. The information contained in this report is based upon the books and records of the financial institution, upon statements made to the examiner by directors, officers, and employees, and upon information obtained from other sources believed to be reliable.

In accordance with the responsibilities to both shareholders and depositors, each director should thoroughly review the report. In making this review, it should be kept in mind that while an examination includes some audit tests, it is not to be construed as an audit, and this report should not be considered an audit report.

This copy of the report is the property of the Federal Deposit Insurance Corporation and is furnished to the financial institution examined for its confidential use. Under no circumstances shall the financial institution or any of its directors, officers, or employees disclose or make public in any manner the report or any portion thereof. If a subpoena or other legal process is received calling for the reproduction of this report, the Regional Office of the Federal Deposit Insurance Corporation should be notified immediately. The attorney at whose instance the process was issued and, if necessary, the court that issued it should be advised of these restrictions set forth above and referred to Part 309 of the Federal Deposit Insurance Corporation Rules and Regulations.

Financial Institution Name

Financial Institution City

Financial Institution State

Region

Choose a region

Certificate Number

Enter certificate number

Examiner-in-Charge

Enter examiner name

Examination Date

Click to enter a date

**FEDERAL DEPOSIT INSURANCE CORPORATION**

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#### Examiner’s Comments and Conclusions

Cert number

*This required section should briefly summarize the following information, as applicable:*

- *Name of the Examiner-in-Charge*
- *Type (Compliance, CRA, or both) of examination*
- *Date of examination*

#### **CONSUMER COMPLIANCE EXAMINATION SCOPE AND RATING**

*This required section should briefly summarize the following information, as applicable:*

- *Focus of consumer compliance examination*
- *Review period*
- *Description of procedures used to review fair lending*
- *Table summarizing consumer compliance ratings information*
  - *Current consumer compliance examination rating, date, definition, and compliance management system component descriptor for Board and management oversight and compliance program*
  - *Prior consumer compliance examination rating, date, and compliance management system component descriptors for Board and management oversight and compliance program, if applicable*

<b>Consumer Compliance Rating</b>	<b>Current Examination XX/XX/XXXX</b>	<b>Prior Examination XX/XX/XXXX</b>
Current rating definition:		
Board and Management Oversight		
Compliance Program		

#### **COMPLIANCE MANAGEMENT SYSTEM**

*This required section should include the following information:*

- *Comments analyzing the rating assessment factors for Board and management oversight (oversight and commitment; change management; comprehension, identification and management of risk; and corrective action and self-identification) and the compliance program (policies and procedures, training, monitoring and/or audit, and consumer complaint response). Sub-headings for these assessment factors are optional, however, if one sub-heading is used they all must be used under that Board and Management Oversight or Compliance Program heading.*
- *Comments should highlight key strengths, weaknesses, or changes in Board and Management Oversight (including improvements or deteriorations).*
- *Comments should focus on analysis rather than simply stating known facts about the CMS.*
- *The level of detail will vary by examination and should correlate to the complexity of the situation/significance of identified issues.*

#### **OPTIONAL HEADERS**

*Optional headers can be used to address significant findings, such as Third-Party Oversight, Fair Lending, etc.*

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**VIOLATIONS OF LAW AND CONSUMER HARM**

*This required section should briefly summarize the following information, as applicable:*

- *Statement if no Level 3/High Severity or Level 2/Medium Severity violation(s) were cited.*
- *Summary statement of the primary weaknesses or deficiencies that contributed to the violations.*
- *Assessment of severity and duration of consumer harm.*
- *Pervasiveness or number of consumers impacted.*
- *If consumer harm is quantifiable, the discussion of severity and pervasiveness should include the amount of restitution or estimated restitution, including number of customers impacted (if known) and date provided, as applicable.*
- *A statement referring the reader to the violations pages.*

**COMMUNITY REINVESTMENT ACT SCOPE AND RATING**

*Only use if applicable. This section must include, at a minimum, the following information:*

- *Description of procedures used to evaluate CRA*
- *Table summarizing CRA rating information*
  - *Current CRA rating(s), date, and definition*
  - *Prior CRA rating(s) and date, as applicable*
- *Any notable weaknesses identified*
- *A statement referring the reader to the CRA Performance Evaluation*

<b>Community Reinvestment Act Rating</b>	<b>Current Evaluation</b> XX/XX/XXXX	<b>Prior Evaluation</b> XX/XX/XXXX
Current rating definition:		
Lending Test		
Community Development Test		

**ENFORCEMENT ACTION(S)**

*Only use if applicable.*

*For proposed formal or informal enforcement actions, this section should include, at a minimum:*

- *A statement that an enforcement action against the bank is being proposed, including the reason(s) why.*
- *A statement that the Board signed the enforcement action at the Board meeting, if applicable.*

*For outstanding formal or informal enforcement actions, this section should include, at a minimum:*

- *The type of enforcement action and date that the existing enforcement action was issued, or in the case of a Board Resolution, when adopted.*
- *A comment summarizing the institution’s actions with regard to the enforcement action.*
- *The recommendation on whether the enforcement action should be continued, revised, removed, or changed to another type of enforcement action.*

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- *A statement referring the reader to the Compliance with Enforcement Actions pages for a discussion of the bank’s compliance with each applicable provision of the enforcement action.*

#### **MATTERS REQUIRING BOARD ATTENTION**

*Only use if applicable. This section must include, at a minimum, the following information:*

- *A statement that matter(s) requiring Board attention was identified.*
- *A statement referring the reader to the Matters Requiring Board Attention page.*

#### **RECOMMENDATION(S)**

*This required section must include the following information, as applicable:*

- *Statement that no recommendations were provided.*
- *Statement that all recommendations were fully addressed during the examination.*
- *Summary of all examiner recommendations that were not fully addressed during the examination, including violation-, CRA-, and fair lending-related recommendations.*

*Any recommendations fully addressed during the examination should be discussed under the applicable CMS section.*

#### **MEETING WITH MANAGEMENT**

*This section must include, at a minimum, the following information:*

- *The date examiner’s held the meeting.*
- *The names and titles of the attendees representing the FDIC, other regulators, and the bank.*
- *Brief comment on items discussed at the meeting, including but not limited to the consumer compliance examination findings and proposed rating, fair lending review, and the CRA performance evaluation findings and proposed rating.*
- *A statement that rating(s) are subject to additional review.*
- *Management’s response to the findings, proposed rating(s), recommendations, Matters Requiring Board Attention, and proposed informal or formal enforcement action(s), as applicable.*
- *Management’s willingness to make restitution, if applicable.*

#### **MEETING WITH BOARD OF DIRECTORS**

*Only use if applicable. This section must include, at a minimum, the following information:*

- *The date examiner’s held the meeting.*
- *The names and titles of the attendees representing the FDIC, other regulators, and the bank.*
- *Brief comment on items discussed at the meeting.*
- *Board’s response to the findings, proposed rating(s), recommendations, Matters Requiring Board Attention, and proposed informal or formal enforcement action(s), as applicable.*

Examiner-in-Charge [Redacted]	Approved by [Redacted] Click to enter a date.
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<b>Matters Requiring Board Attention</b>	Cert number
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*This page is only included in the ROE for significant matters that require action by the Board and additional supervisory oversight. This page must include, at a minimum, the following information:*

- *An introductory statement explaining the significance of the matters and reminding the Board of their responsibility to respond.*
- *Specific matters (CMS deficiencies or violations) that require action by the Board and follow-up by the regulators.*
- *Each Matter Requiring Board Attention must include the following components:*
  - *Specific issue warranting attention;*
  - *Measurable action to be taken;*
  - *Benefit of prompt corrective action or potential consequence of inaction.*
- *Board or management's response to the Matters Requiring Board Attention, and the timeframe(s) for implementation.*
  - *Examiners may use their judgment in determining whether one response to the Matters Requiring Board Attention is sufficient, or if an individual response to each item is necessary.*
  - *Include the name(s) of the individual(s) who committed to the corrective action(s) whether there is one response to all matters or individual responses to each.*

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<b>Compliance with Enforcement Actions</b>	Cert number
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*This page is only included in the ROE when there are outstanding enforcement actions. This page is used to discuss how management has addressed weaknesses identified in formal or informal actions and will include the following:*

- *Brief overview of the facts leading to the issuance of an informal or formal action.*
- *For each provision:*
  - *The examiner’s assessment of the adequacy of the steps taken by the institution to comply with the provision. For example, an assessment of a new policy might say “The updated Compliance Policy is comprehensive and tailored to the bank’s product offerings.” Examiners should not use conclusory statements of opinion such as “The institution is in compliance/noncompliance with this provision.”*
  - *Comments should indicate whether any time limits set forth in actions have been met.*

*At the first examination/visitation after issuance, the provisions of the action will generally appear verbatim on this page. At subsequent examinations/visitations, only provisions of an ongoing nature and those that remain outstanding need to be addressed.*

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**Level 3/High Severity Violations**

Cert number

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**Level 3** violations are those violations that have resulted in significant harm to consumers or members of the community and/or may pose legal, or reputational risks, or financial harm to the bank.

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*Level 3/High Severity Violations, listed in order of severity, must include the following elements, as applicable.*

- *Summary of regulatory section and violation code*
- *Description of how the institution's practices differed from regulatory requirements*
- *Sample size reviewed, and universe of applicable transactions*
- *Number of violations identified and 2-3 examples. (Examples are not required if the violation is systemic.)*
- *Total restitution (number of consumers and dollar amount), either actual or based on bank or examiner estimates*
- *Description of the root cause(s) of the violation*
- *Description of any corrective action taken by the institution before or during the examination*
- *Information about whether the violation was previously identified but remained unchanged since the prior examination*
- *Corrective action(s) recommended*
- *Management's response to the violation and recommendations (noting the individual responding)*

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Level 2/Medium Severity Violations	Cert number
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Level 2 violations include systemic, recurring or repetitive errors that represent a failure of the bank to meet a key purpose of the underlying regulation or statute but do not rise to a Level 3 violation.

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*Refer to the Level 3/High Severity Violations page for required elements.*



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**Level 1/Low Severity Violations**

Cert number

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**Level 1** violations are isolated or sporadic in nature or systemic violations that are unlikely to impact consumers or the underlying purposes of the regulation or statute.

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*The Level 1/Low Severity Violations should be provided to management and a copy retained in the examination workpapers. **They should not be included in the ROE.***

*Level 1/Low Severity Violations must include, at a minimum, the following information.*

- *Name of the regulation*
- *Regulatory section and violation code*
- *Description of how the institution's practices differed from regulatory requirements*
- *Blanket statement indicating management's (specific name) actions or intentions to address the noted violation(s)*

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Other Matters	Cert number
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*If used, the Other Matters page discusses matters that arise during an examination that may not rise to the level of a violation of law or regulation regarding which the FDIC has examination authority.*

*Other matters may include apparent violations that are referred to another agency (e.g. the Consumer Financial Protection Bureau), or details to support a potential risk that is included on the Examiner's Comments and Conclusions page.*

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**Compliance - Supervisory Section**

Cert number

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*The Supervisory Section provides FDIC Regional Office, Washington Office, and other banking regulators with confidential or controversial information. It also provides information to succeeding examiners on supervisory and examination activities relating to the institution. **The Supervisory Section is not included in the ROE transmitted to the institution.***

*The following are examples of information that should be included on this page:*

- *Planned changes in key management positions or compliance personnel that are not widely known in the institution*
- *Pending litigation on a consumer protection matter that is not widely known in the institution*
- *Tentative plans or strategies that are not widely known in the institution that may affect the frequency or scope of future consumer compliance examinations*
- *Explanation as to why civil money penalties are not imposed for Flood Insurance violations involving pattern or practice violations*
- *Compliance with Interstate Banking and Branching Efficiency Act (IBBEA) of 1994*