

Advisory Committee on Community Banking



An Online Tool to Assist in Tailoring Pre-Exam Information Requests

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- Bankers have expressed that request lists are too long and some items requested are not used during the examination
- In response, FDIC developed a national tool to help examiners generate a tailored request list
 - New approach starts with a community bank focus and utilizes filters during scoping to ensure only necessary items are requested
 - Approach reinforces the need to “know your bank”
 - Banker contact is strongly encouraged during the pre-exam process
- As a result, a significant reduction in request items was achieved during the pilot phase of the tool and banker feedback indicated:
 - The request list was tailored to their bank
 - The request list was shorter or (in many responses) much shorter

User Guide

Examination Details

*Select one or more examination types from the list below:

- | | |
|--|---|
| <input type="checkbox"/> Safety & Soundness | <input type="checkbox"/> Bank Secrecy Act |
| <input type="checkbox"/> Information Technology | <input type="checkbox"/> Municipal Securities Dealer |
| <input type="checkbox"/> Registered Transfer Agent | <input type="checkbox"/> Government Securities Dealer |
| <input type="checkbox"/> Trust | |

Select State Banking Department, if Joint Examination

Illinois Department of Financial & Professional Regulation - Division of Banking ▼
- Not Joint -
Illinois Department of Financial & Professional Regulation - Division of Banking

Example State Bank
Return

Scoping Questions
Please answer the questions below to customize the request list to meet institution and examination needs.

1. **Please select the policies you would like to request:**

Asset-Liability Management and/or Interest Rate Risk Policies	<input type="checkbox"/>
Audit Policy	<input checked="" type="checkbox"/>
Capital & Dividend Policy	<input type="checkbox"/>
Ethics Policy and/or Conflicts of Interest Policy	<input type="checkbox"/>
Funds Management and/or Liquidity Policy	<input type="checkbox"/>
Interbank Liabilities Policy	<input type="checkbox"/>
Investment Policy, including a list of approved brokers	<input type="checkbox"/>
Loan and any other lending related policies (such as RE Lending, Environmental Risk, Appraisal, ALLL, Reg O, etc.)	<input checked="" type="checkbox"/>
Merchant Credit Card Processing Policy	<input type="checkbox"/>
Security Policy	<input checked="" type="checkbox"/>
Third Party Payment Processing Policy	<input type="checkbox"/>

2. **Please select the committee minutes you would like to request:**

Asset/Liability Management Committee	<input type="checkbox"/>
Audit Committee	<input checked="" type="checkbox"/>
Investment Committee	<input type="checkbox"/>
Loan Committee	<input checked="" type="checkbox"/>

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Sample Scoping Questions for Safety and Soundness

Example State Bank
Return

Scoping Questions
Please answer the questions below to customize the request list to meet institution and examination needs.

<p>4. Would you like to request additional information on the following loan areas:</p>	<p>Mortgage loan originators <input type="checkbox"/></p> <p>Outstanding Letters of Credit <input checked="" type="checkbox"/></p> <p>Portfolio of loans to subprime borrowers <input type="checkbox"/></p> <p>Significant referral relationships (formal or informal) with a broker, dealer, builder, or borrower with a large credit relationship <input type="checkbox"/></p>
<p>5. Would you like to request additional information on the following areas:</p>	<p>BOLI, including Key Man and Split Dollar Life Insurance policies <input type="checkbox"/></p> <p>Incentive compensation programs <input checked="" type="checkbox"/></p> <p>New employment contracts and/or deferred compensation agreements <input type="checkbox"/></p>
<p>6. Does the bank serve as custodian or trustee of Individual Retirement Accounts (IRAs) that hold assets other than own-bank deposits?</p>	<p>Yes <input checked="" type="checkbox"/></p>
<p>7. Is the bank subject to Part 363?</p>	<p>Yes <input checked="" type="checkbox"/></p>
<p>8. Would you like to request additional information on the following areas:</p>	<p>Brokered deposits or other wholesale funding <input type="checkbox"/></p> <p>Deposits accepted by the bank or its affiliate through third party (such as "affinity" groups) marketing arrangements <input type="checkbox"/></p> <p>Internet deposits <input checked="" type="checkbox"/></p> <p>On/off balance sheet items used for hedging purposes <input type="checkbox"/></p> <p>Public Funds <input type="checkbox"/></p>
<p>9. Does the institution have related organizations?</p>	<p>Yes <input type="checkbox"/></p>

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Return



Example State Bank
Return

Scoping Questions
Please answer the questions below to customize the request list to meet institution and examination needs.

2. Would you like to request information on the following BSA areas:

Nonresident Aliens and Foreign Individuals	<input checked="" type="checkbox"/>
OFAC	<input type="checkbox"/>
Private Banking	<input type="checkbox"/>
Private-owned ATM	<input type="checkbox"/>
Purchase and Sale of Monetary Instruments	<input checked="" type="checkbox"/>
Suspicious Activity Reporting	<input checked="" type="checkbox"/>
Third Party Payment Processor	<input type="checkbox"/>

3. Would you like to request information on the following BSA expanded areas:

Bank Shipments of Currency	<input checked="" type="checkbox"/>
Cash Intensive Businesses	<input type="checkbox"/>
Concentration Accounts	<input type="checkbox"/>
Correspondent Accounts - Domestic	<input type="checkbox"/>
Correspondent Accounts - Foreign	<input type="checkbox"/>
Currency Shipment	<input type="checkbox"/>
Embassy and Foreign Consulate Accounts	<input checked="" type="checkbox"/>
Foreign Branches	<input type="checkbox"/>

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Return



Federal Deposit Insurance Corporation
Division of Risk Management Supervision
Baton Rouge Field Office
Corporate Atrium
5555 Hilton Avenue, Suite 300
Baton Rouge, Louisiana 70808-2562

State of Louisiana
Louisiana Office of Financial Institutions
PO Box 94095
Baton Rouge, LA 70804-9095

October 22, 2012

President and CEO John A. Doe
Example State Bank
1234 Main Street
Anytown, LA 70544

President and CEO Doe:

The FDIC and Louisiana Office of Financial Institutions have scheduled an examination of your institution beginning December 10, 2012. The examination will review Safety & Soundness, the Bank Secrecy Act, and Information Technology. In order to prepare for the examination, the examination request lists and related attachment are enclosed.

To maximize examination efficiency and eliminate unnecessary information requests, we have customized the request letter specific to your institution. The items requested will be utilized throughout the examination to aid in our assessment of your institution. The confidentiality of your information is important and warrants heightened controls. To achieve these goals of efficiency and security, we encourage the use of FDICconnect Examination File Exchange, which is a secure Internet web-site.

Please submit the requested information through FDICconnect by November 26, 2012. The "General Information" section of this document includes additional details regarding FDICconnect and alternate methods for sending the requested information to the FDIC.

We believe these initial efforts will ensure a more efficient examination by allowing us to conduct a preliminary analysis off-site. The examination team will keep you apprised of interim findings via regular meetings conducted during the examination, which will allow you to provide input and discuss material findings. If you have any questions regarding this letter, please contact Ken Davis at 444-555-6666. Thank you for your assistance.

Sincerely,

SAFETY & SOUNDNESS REQUEST LIST

Institution: Example State Bank

Examination Date: December 10, 2012

Please provide copies of the following items as of September 30, 2012, unless otherwise indicated. The items should be furnished to examiners by November 26, 2012.

For documents that are too long for convenient copying, please provide originals for examiner review at the institution. Clearly identify all items that should be returned to bank personnel.

1 CAPITAL

Item #	Item Description
1.1	Transcript of all capital accounts since the previous regulatory examination.
1.2	List of any contingent liabilities (other than unfunded loan commitments and letters of credit). If the bank is a defendant in a lawsuit, provide updated information regarding pending litigation and the potential loss exposure.
1.3	Key details including original amounts, timing, terms, remaining balance, etc, if your bank or bank holding company participated in or is currently participating in any of the various U.S. Treasury initiatives including, but not limited to, the following: Troubled Asset Relief Program (TARP); Capital Purchase Program (CPP); Community Development Capital Initiative (CDFI); Small Business Lending Fund (SBLF), etc. Upon arrival at the bank, please provide examiners the detailed files including documentation regarding compliance with the compensation restrictions, compliance reports submitted to Treasury, an evaluation of the use of proceeds, etc.



2 LOAN REVIEW

Item #	Item Description
2.1	Loan and any other lending related policies (such as RE Lending, Environmental Risk, Appraisal, Allowance for Loan and Lease Losses, Reg-O, etc.).
2.2	Minutes from the last six Loan Committee meetings.



ePREP *electronic* PRE-exam Package

Home Summary

Home > Load Package > Package Details

Package Summary Cancel

Example State Bank
Anytown, LA

Document List

Click the links below to generate documents.

- > [Entry Letter](#)
- > [S&S Request List](#)
- > [BSA Request List](#)
- > [IT Request List](#)
- > [Officer's Questionnaire \(Attachment 1\)](#)

Bank Details

Examination Details

Request List

Attachments

Information Technology

- IT Officer's Questionnaire
- IT VISION Templates

Safety & Soundness

- Areas of Responsibility
- Loans to Directors, Senior Officers, Affiliates and Related Interests
- Officer's Questionnaire**
- Summary of Bank Personnel Information
- Summary of Shareholder Information
- Technical Instructions - Interagency Loan Data Request

Workpapers

Attachment #1

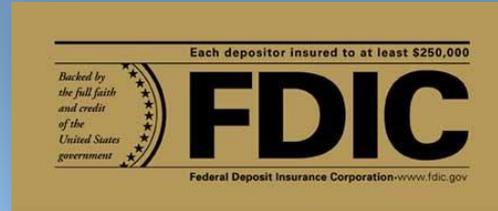
Federal Deposit Insurance Corporation

OFFICER'S QUESTIONNAIRE INSTRUCTIONS

[A diskette containing a Microsoft Word version of this Questionnaire is available upon request.]

- The Officer's Questionnaire should be prepared as of the **FINANCIAL STATEMENT DATE** listed on the general information sheet.
- The answers should be since the date of the previous FDIC examination.
- Insert Certificate Number in upper right hand corner.
- The Officer's Questionnaire is an official document prepared by the Institution. The signing officer should be the **Chief Executive Officer** who attests to the accuracy and completeness of all information submitted. The signing officer should initial all corrections.
- For any question that does not apply, or where the answer is none, state None.
- The Questionnaire should be completed on a consolidated basis.
- When adequate space is not provided, the answers can be listed on continuation pages. If continuation pages are used, each should be initialed or signed. If necessary, copies of bank documents are acceptable, provided they furnish at least the requested information and contain original signatures.
- The Questionnaire should be delivered to the examiner-in-charge when completed.

 I certify that the following statements are true and correct to the best of my knowledge and belief.		
Officer's Name and Title 	Institution's Name and Location Example State Bank Anytown, LA	
Officer's Signature	Date Signed	Information Provided As Of 09/30/2012



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Questions?