Examination and Visitation Frequency

Institutions supervised by the FDIC are examined at intervals established by FDIC policy. Generally, newly chartered insured institutions supervised by the FDIC are examined at intervals outlined in the Initial Examination Frequency Schedule during the first five years of operation. All other institutions are examined at intervals outlined in the Standard Examination Frequency Schedule which sets examination intervals by an institution's size and the ratings assigned during the most recent previous compliance examination and CRA evaluation.

When scheduling an examination, the objectives are to:

- Target examinations and supervisory efforts where risk of consumer harm is greatest;
- Appropriately allocate examination resources; and
- Conduct concurrent examinations, when requested by the bank, if practical.

Examination and Visitation Frequency

The Initial Examination Frequency Schedule, which includes required visitations, is presented below in Table 1. The Standard Examination Frequency Schedule for institutions with total assets of $250 million or less is presented below in Table 2. The Standard Examination Frequency Schedule for institutions with total assets of greater than $250 million is presented below in Table 3. Visitations are scheduled at the discretion of Regional Office Management. In addition, examinations may be scheduled earlier than the general schedule when warranted.

Concurrent Examinations

Concurrent compliance/CRA, risk management, and specialty examinations should be conducted to accommodate the preferences of the bank, unless doing so would be impractical or inefficient. Examinations of banks subject to Consumer Financial Protection Bureau (CFPB) supervision will be coordinated in accordance with the requirements of section 1025(e) of the Dodd-Frank Act.

Examination Frequency

Table 1 — Initial Examination Frequency Schedule for Newly Chartered and Insured Institutions*

Months In Operation	Compliance Examination/ CRA Evaluation	Compliance Only Examination	Visitation
0 – 12	✔ **		
12 – 24			✔
24 – 36		✔	
36 – 48			✔
48 – 60	✔		
60 +	Use the appropriate Standard Examination Frequency Schedule		

* ***Note:*** De novo institutions that are subsidiaries of existing holding companies are not subject to the schedule. However, the Regional Director has the discretion to apply the schedule to those institutions. ** Full-scope examination and evaluation.

Table 2 — Standard Examination Frequency Schedule, Institutions with Total Assets of $250 Million or Less CRA/Compliance Examination Frequency (in months)

CRA Rating	Outstanding	Satisfactory	Needs to Improve	Substantial Noncompliance
Compliance Rating 1	60 – 72 (CRA) 30 – 36 (Compliance)	60 – 72 (CRA) 30 – 36 (Compliance)	12 – 24	12
2	60 – 72 (CRA) 30 – 36 (Compliance)	60 – 72 (CRA) 30 – 36 (Compliance)	12 – 24	12
3	60 – 72 (CRA) 12 – 24 (Compliance)	48 – 60 (CRA) 12 – 24 (Compliance)	12 – 24	12
4	60 – 72 (CRA) 12 (Compliance)	48 – 60 (CRA) 12 (Compliance)	12	12
5	60 – 72 (CRA) 12 (Compliance)	48 – 60 (CRA) 12 (Compliance)	12	12

Table 3 — Standard Examination Frequency Schedule, Institutions with Total Assets of Greater Than $250 Million CRA/Compliance Examination Frequency (in months)

CRA Rating	Outstanding	Satisfactory	Needs to Improve	Substantial Noncompliance
Compliance Rating 1	24 – 36	24 – 36	12 – 24	12
2	24 – 36	24 – 36	12 – 24	12
3	12 – 24	12 – 24	12 – 24	12
4	12	12	12	12
5	12	12	12	12