<table>
<thead>
<tr>
<th>SECTION TITLE</th>
<th>PAGE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PART I - BASIC EXAMINATION CONCEPTS AND GUIDELINES</strong></td>
<td></td>
</tr>
<tr>
<td>Section 1.1 - BASIC EXAMINATION CONCEPTS AND GUIDELINES</td>
<td></td>
</tr>
<tr>
<td>A detailed index for this section is included within the updated section.</td>
<td></td>
</tr>
<tr>
<td><strong>PART II - CAMELS</strong></td>
<td></td>
</tr>
<tr>
<td>Section 2.1 - CAPITAL</td>
<td></td>
</tr>
<tr>
<td>A detailed index for this section is included within the updated section.</td>
<td></td>
</tr>
<tr>
<td>Section 3.1 – ASSET QUALITY</td>
<td></td>
</tr>
<tr>
<td>A detailed index for this section is included within the updated section.</td>
<td></td>
</tr>
<tr>
<td>Section 3.2 - LOANS</td>
<td></td>
</tr>
<tr>
<td>A detailed index for this section is included within the updated section.</td>
<td></td>
</tr>
<tr>
<td>Section 3.3 – SECURITIES AND DERIVATIVES</td>
<td>3.3-1</td>
</tr>
<tr>
<td>Introduction</td>
<td>3.3-2</td>
</tr>
<tr>
<td>Policies, Procedures, and Risk Limits</td>
<td>3.3-3</td>
</tr>
<tr>
<td>Internal Controls</td>
<td>3.3-5</td>
</tr>
<tr>
<td>Unsuitable Investment Activities</td>
<td>3.3-6</td>
</tr>
<tr>
<td>Risk Identification, Measurement, and Reporting</td>
<td>3.3-9</td>
</tr>
<tr>
<td>Board and Senior Management Oversight</td>
<td>3.3-10</td>
</tr>
<tr>
<td>Compliance</td>
<td>3.3-11</td>
</tr>
<tr>
<td>Report of Examination Treatment</td>
<td>3.3-15</td>
</tr>
<tr>
<td>Other Guidance</td>
<td>3.3-19</td>
</tr>
<tr>
<td>Investment Strategies</td>
<td>3.3-21</td>
</tr>
<tr>
<td>Market Risk Modification Strategies</td>
<td>3.3-23</td>
</tr>
<tr>
<td>Accounting Guidance</td>
<td></td>
</tr>
<tr>
<td>Section 3.4 - CASH AND DUE FROM BANKS</td>
<td></td>
</tr>
<tr>
<td>A detailed index for this section is included within the updated section.</td>
<td></td>
</tr>
<tr>
<td>Section 3.5 - PREMISES AND EQUIPMENT</td>
<td></td>
</tr>
<tr>
<td>A detailed index for this section is included within the updated section.</td>
<td></td>
</tr>
<tr>
<td>Section 3.6 - OTHER REAL ESTATE</td>
<td></td>
</tr>
<tr>
<td>A detailed index for this section is included within the updated section.</td>
<td></td>
</tr>
<tr>
<td>Section 3.7 - OTHER ASSETS AND LIABILITIES</td>
<td></td>
</tr>
<tr>
<td>A detailed index for this section is included within the updated section.</td>
<td></td>
</tr>
<tr>
<td>Section 3.8 - OFF-BALANCE SHEET ACTIVITIES</td>
<td></td>
</tr>
<tr>
<td>A detailed index for this section is included within the updated section.</td>
<td></td>
</tr>
</tbody>
</table>
Section 4.1 – MANAGEMENT

Introduction 4.1-1
Management/Directors 4.1-1
Federal Banking Laws and Regulations Primarily Pertaining to Bank Directors 4.1-6
Other Issues 4.1-8
Evaluation of Management 4.1-14
Rating the Management Factor 4.1-14

Section 4.2 - INTERNAL ROUTINE AND CONTROLS

A detailed index for this section is included within the updated section.

Section 4.3 - RELATED ORGANIZATIONS

Definitions and Authorities 4.3-1
Gramm-Leach-Bliley Act 4.3-1
Examination Authority 4.3-3
Bank Holding Companies 4.3-3
Parent Companies Which Are Not Bank Holding Companies 4.3-4
Holding Company Effect on Subsidiary Banks 4.3-6
Tying Arrangements 4.3-11
Chain Banking Groups 4.3-11
Affiliates 4.3-12
Subsidiaries 4.3-16
Examination of Subsidiaries 4.3-19
Examination and Investigation of Unaffiliated Third Party Servicers 4.3-20

Section 4.4 - FIDELITY AND OTHER INDEMNITY PROTECTION

Introduction 4.4-1
Fidelity Insurance Protection 4.4-1
Other Desirable Insurance Coverage 4.4-5

Section 4.5 - VIOLATIONS OF LAWS AND REGULATIONS

A detailed index for this section is included within the updated section.

Section 4.6 MISCELLANEOUS BANKING ACTIVITIES

Remote Disbursement Activities and Zero-Balance Accounts 4.6-1
Funds Transfer System Risk 4.6-1

Section 5.1 - EARNINGS

Introduction 5.1-1
Evaluation of Earnings Performance 5.1-7
Rating the Earnings Factor 5.1-7

Section 6.1 - LIQUIDITY AND FUNDS MANAGEMENT

A detailed index for this section is included within the updated section.

Section 7.1 – SENSITIVITY TO MARKET RISK

A detailed index for this section is included within the updated section.
PART III - OTHER EXAMINATION ISSUES

Section 8.1 – BANK SECRECY ACT, ANTI-MONEYLAUNDERING AND OFFICE OF FOREIGN ASSETS CONTROL

Introduction to the Bank Secrecy Act 8.1-1
Financial Crimes Enforcement Network Reports and Recordkeeping Requirements 8.1-1
Customer Identification Program 8.1-7
Special Information Sharing Procedures to Deter Money Laundering and Terrorist Activities 8.1-13
Customer Due Diligence 8.1-17
Banking Services & Activities with Greater Potential for Money Laundering and Enhanced Due Diligence Procedures 8.1-18
Monitoring Bank Secrecy Act Compliance 8.1-31
BSA Violations and Enforcement 8.1-33
Identification of Suspicious Transactions 8.1-38
Suspicious Activity Reporting 8.1-45
Office of Foreign Assets Control 8.1-48
Examples of Proper Citation of Apparent Violations of the BSA Related Regulations in the Report of Examination 8.1-51
Web Site References 8.1-55

Section 9.1 - BANK FRAUD AND INSIDER ABUSE

Introduction 9.1-1
Subject Areas 9.1-1
Corporate Culture/Ethics 9.1-1
Insider Transactions 9.1-2
Loan Participations 9.1-4
Real Estate Lending 9.1-5
Secured Lending 9.1-7
Third Party Obligations 9.1-8
Lending to Buy Tax Shelter Investments 9.1-9
Linked Financing/Brokered Deposits 9.1-9
Credit Cards and ATM Transactions 9.1-10
Advance Fee Schemes 9.1-11
Offshore Transactions 9.1-12
Wire Transfers 9.1-13
Money Laundering 9.1-14
Securities Trading Activities 9.1-16
Miscellaneous 9.1-17

Section 10.1 – SUSPICIOUS ACTIVITY AND CRIMINAL VIOLATIONS

A detailed index for this section is included within the updated section.

Section 11.1 - INTERNATIONAL BANKING

A detailed index for this section is included within the updated section.

Section 12.1 - APPLICATIONS

Applications for Deposit Insurance 12.1-1
Applications to Establish a Branch or to Move Main Office or Branch 12.1-12
Applications for Consent to Exercise Trust Powers 12.1-12
Change in Bank Control Act 12.1-15
Application for Retirement of Capital 12.1-17
Applications for Mergers 12.1-18
Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or Rollover Brokered Deposits 12.1-20
Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions 12.1-21
Applications Pursuant to Section 19 of the FDI Act – Crimes Involving Dishonesty or Breach of Trust or Money Laundering, or Pretrial Diversion Programs for Such Offenses 12.1-22
Applications Pursuant to Part 362 of the FDIC’s Rules and Regulations – Activities and Investments of IDIs 12.1-23
Other Applications 12.1-23
INDEX

PART IV - ADMINISTRATIVE & ENFORCEMENT ACTIONS

Section 13.1 - INFORMAL ACTIONS

A detailed index for this section is included within the updated section.

Section 14.1 - CIVIL MONEY PENALTIES

Introduction 14.1-1
Violations 14.1-1
Assessment of Civil Money Penalties 14.1-1
Examination Procedures 14.1-3
Other Considerations 14.1-4
Guidelines for Using the CMP Matrix 14.1-5

Section 15.1 - FORMAL ADMINISTRATIVE ACTIONS

A detailed index for this section is included within the updated section.

PART V - EXAMINATION REPORT

Section 16.1 – REPORT OF EXAMINATION INSTRUCTIONS

A detailed index for this section is included within the updated section.

Section 16.2 – REPORT OF EXAMINATION INSTRUCTIONS - INTERNATIONAL

A detailed index for this section is included within the updated section.

Section 17.1 - BANK OF ANYTOWN 17.1-1
Section 17.2 - BANK OF ANYTOWN - INTERNATIONAL 17.2-2
Section 18.1 – REPORT OF INVESTIGATION INSTRUCTIONS 18.1-1
Section 19.1 - BANK OF ANYTOWN-REPORT OF INVESTIGATION 19.1-1
Section 20.1 - Risk-Focused, Forward-Looking Safety and Soundness Supervision 20.1-1
Section 21.1 - RESERVED
Section 22.1 - Examination Documentation Modules 22.1-1
Section 23.1 - RESERVED