
Section Title	Page Number
---------------	-------------

PART I - BASIC EXAMINATION CONCEPTS AND GUIDELINES
Section 1.1 - BASIC EXAMINATION CONCEPTS AND GUIDELINES

A detailed index for this section is included within the [updated section](#).

PART II - CAMELS
Section 2.1 - CAPITAL

A detailed index for this section is included within the [updated section](#).

Section 3.1 – ASSET QUALITY

A detailed index for this section is included within the [updated section](#).

Section 3.2 - LOANS

Introduction	3.2-1
Loan Administration	3.2-1
Portfolio Composition	3.2-7
Other Credit Issues	3.2-26
Loan Problems	3.2-36
Loan Appraisal and Classification	3.2-39
Concentrations	3.2-51
Federal Funds Sold and Repurchase Agreements	3.2-52
Fundamental Legal Concepts and Definitions	3.2-53
Consideration of Bankruptcy Law as it Relates to Collectability of a Debt	3.2-58
Syndicated Lending	3.2-61
Credit Scoring	3.2-64
Subprime Lending	3.2-65

Section 3.3 – SECURITIES AND DERIVATIVES

Introduction	3.3-1
Policies, Procedures, and Risk Limits	3.3-2
Internal Controls	3.3-3
Unsuitable Investment Activities	3.3-5
Risk Identification, Measurement, and Reporting	3.3-6
Board and Senior Management Oversight	3.3-9
Compliance	3.3-10
Report of Examination Treatment	3.3-11
Other Guidance	3.3-15
Investment Strategies	3.3-19
Market Risk Modification Strategies	3.3-21
Accounting Guidance	3.3-23

Section 3.4 - CASH AND DUE FROM BANKS

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

Section 3.5 - PREMISES AND EQUIPMENT

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

Section 3.6 - OTHER REAL ESTATE

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

Section 3.7 - OTHER ASSETS AND LIABILITIES

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

Section 3.8 - OFF-BALANCE SHEET ACTIVITIES

Introduction	3.8-1
Off-Balance Sheet Items and Derivatives	3.8-1
Off-Balance Sheet Lending Activities	3.8-1
Off-Balance Sheet Asset Transfers	3.8-4
Off-Balance Sheet Contingent Liabilities	3.8-5
Adversely Classified Contingent Liabilities	3.8-5

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 and 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 Insured Depository Institutions	12.1-23
Other Applications	12.1-23

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 17.1 - BANK OF ANYTOWN - INTERNATIONAL [17.1-2](#)****Section 18.1 – REPORT OF INVESTIGATION INSTRUCTIONS [18.1-1](#)****Section 19.1 - BANK OF ANYTOWN-REPORT OF INVESTIGATION [19.1-1](#)**