Section Title	Page Number
PART I – BASIC EXAMINATION CONCEPTS AND GUIDELINES	
Section 1.1 – BASIC EXAMINATION CONCEPTS AND GUIDELINES	
A detailed index is included within the section.	
PART II – CAMELS	
Section 2.1 – CAPITAL	
A detailed index for this section is included within the section.	
Section 3.1 – ASSET QUALITY	
A detailed index for this section is included within the section.	
Section 3.2 – LOANS	
A detailed index for this section is included within the section.	
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 Title	Page Number
Section 3.4 – CASH AND DUE FROM BANKS	
A detailed index for this section is included within the section.	
A detailed fildex for this section is included within the section.	
Section 3.5 – PREMISES AND EQUIPMENT	
A detailed index for this section is included within the section.	
Section 3.6 – OTHER REAL ESTATE	
A detailed index for this section is included within the section.	
Section 3.7 – OTHER ASSETS AND LIABILITIES	
A detailed index for this section is included within the section.	
Traduction made for this section is included within the section.	
Section 3.8 – OFF-BALANCE SHEET ACTIVITIES	
A detailed index for this section is included within the section.	
CC. A1 MANACIEMENTE	
Section 4.1 – MANAGEMENT  A detailed index for this section is included within the section.	
A detailed index for this section is included within the section.	
Section 4.2 – INTERNAL ROUTINE AND CONTROLS	
A detailed index for this section is included within the 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
Costion 45 VIOLATIONS OF LAW AND DECLILATIONS	
Section 4.5 – VIOLATIONS OF LAW AND REGULATIONS  A detailed index for this section is included within the section.	
A detailed index for this section is included within the section.	
Section 4.6 – MISCELLANEOUS BANKING ACTIVITIES	
Remote Disbursement Activities and Zero-Balance Accounts	4.6-1
	•

Section Title	Page Number
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
C4 (1 LIQUIDITY AND EUNIC MANAGEMENT	
Section 6.1 – LIQUIDITY AND FUNDS MANAGEMENT	
A detailed index for this section is included within the section.	
Section 7.1 – SENSITIVITY TO MARKET RISK	
A detailed index for this section is included within the section.	
11 detailed index for this section is included within the section.	
PART III – OTHER EXAMIANTION ISSUES	
Section 8.1 – BANK SECRECY ACT, ANTI-MONEY LAUNDERING 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	8.1-18
Diligence Procedures	
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

0.1-3

**INDEX** 

Advance Fee Schemes   9.1-11   Offshore Transactions   9.1-12   Wire Transfers   9.1-13   Money Laundering   9.1-14   Securities Trading Activities   9.1-15   Miscellaneous   9.1-17   Section 10.1 - SUSPICIOUS ACTIVITY AND CRIMINAL VIOLATIONS   A detailed index for this section is included within the section <sub>s</sub>   Section 11.1 - INTERNATIONAL BANKING   A detailed index for this section is included within the section <sub>s</sub>    Section 12.1 - APPLICATIONS   Applications for Deposit Insurance   12.1-1   Applications to Establish a Branch or to Move Main Office or Branch   12.1-1   Applications for Consent to Exercise Trust Powers   12.1-1   Applications for Retirement of Capital   12.1-1   Applications for Mergers   12.1-1   Applications for Mergers   12.1-1   Applications for Mergers   12.1-1   Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or   12.1-2   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   Applications Pursuant to Part 362 of the FDIC's Rules and Regulations - Activities and Investments of Insured Depository Institutions   12.1-2   Applications Pursuant to Part 362 of the FDIC's Rules and Regulations - Activities and Investments of Insured Depository Institutions   12.1-2   Applications Pursuant to Part 362 of the FDIC's Rules and Regulations - Activities and Investments of Insured Depository Institutions   12.1-2   Applications Pursuant to Part 362 of the FDIC's Rules and Regulations - Activities and Investments of Insured Depository Institutions   12.1-2   Applications Pursuant to Part 362 of the FDIC's Rules and Regulations - Activities and Investments of Insured Depository Institutions   12.1-2   Applications Pursuant to Part 362 of the FDIC's Rules and Regulations - Activities and Investments of Insured Depository Institutions   12.1-2   Applications Pursuant to Part 362 of the FDIC's Rules and Regulations - Activities and Investments of	Offshore Transactions  Wire Transfers  Money Laundering  Securities Trading Activities  Miscellaneous  Section 10.1 – SUSPICIOUS ACTIVITY AND CRIMINAL VIOLATIONS  A detailed index for this section is included within the section.  Section 11.1 – INTERNATIONAL BANKING	3
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 section.  Section 11.1 – INTERNATIONAL BANKING A detailed index for this section is included within the section.  Section 12.1 – APPLICATIONS Applications for Deposit Insurance 12.1-1 Applications for Deposit Insurance 12.1-1 Applications for Consent to Exercise Trust Powers 12.1-1 Applications for Retirement of Capital 12.1-1 Applications for Mergers 12.1-1 Applications for Mergers 12.1-1 Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or Rollover Brokered Deposits Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions 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 Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions Other Applications Other Applications Section 13.1 – INFORMAL ACTIONS A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES Introduction Violations 14.1-1 Assessment of Civil Money Penalties 14.1-1	Wire Transfers  Money Laundering Securities Trading Activities  Miscellaneous  Section 10.1 – SUSPICIOUS ACTIVITY AND CRIMINAL VIOLATIONS A detailed index for this section is included within the section.  Section 11.1 – INTERNATIONAL BANKING	3
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 section,  Section 11.1 – INTERNATIONAL BANKING A detailed index for this section is included within the section,  Section 12.1 – APPLICATIONS Applications for Deposit Insurance 12.1-12 Applications for Consent to Exercise Trust Powers 12.1-12 Change in Bank Control Act 12.1-12 Applications for Retirement of Capital 12.1-12 Applications for Mergers 12.1-13 Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or 12.1-22 Rollover Brokered Deposits Policy Statement on Encouragement and Preservation of Minority Ownership of Financial 12.1-22 Institutions Applications Pursuant to Section 19 of the FDI Act — Crimes Involving Dishonesty or Breach of 12.1-22 Institutions Pursuant to Part 362 of the FDI Act — Crimes Involving Dishonesty or Breach of 12.1-23 of Insured Depository Institutions 12.1-23 PART IV — ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 — INFORMAL ACTIONS A detailed index for this section is included within the section,  Section 14.1 — CIVIL MONEY PENALTIES Introduction 14.1-1 Assessment of Civil Money Penaltics 14.1-1 Assessment of Civil Money Penaltics 14.1-1 Assessment of Procedures 14.1-3 Other Considerations 14.1-1	Money Laundering 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 section. Section 11.1 – INTERNATIONAL BANKING	
Section 10.1 - SUSPICIOUS ACTIVITY AND CRIMINAL VIOLATIONS A detailed index for this section is included within the section.  Section 11.1 - INTERNATIONAL BANKING A detailed index for this section is included within the section.  Section 12.1 - APPLICATIONS Applications for Deposit Insurance Applications for Consent to Exercise Trust Powers Applications for Consent to Exercise Trust Powers Applications for Retirement of Capital Applications for Mergers Applications for Mergers Applications for Mergers Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or Rollover Brokered Deposits Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions 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 Applications Pursuant to Part 362 of the FDIC's Rules and Regulations - Activities and Investments of Insured Depository Institutions Other Applications  PART IV - ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 - INFORMAL ACTIONS A detailed index for this section is included within the section.  Section 14.1 - CIVIL MONEY PENALTIES Introduction 14.1-1 Examination Procedures 14.1-3 Other Considerations 14.1-1 Examination Procedures 14.1-3 Other Considerations 14.1-1	Securities Trading Activities  Miscellaneous  9.1-16  Section 10.1 – SUSPICIOUS ACTIVITY AND CRIMINAL VIOLATIONS  A detailed index for this section is included within the section.  Section 11.1 – INTERNATIONAL BANKING	ı
Miscellaneous 9.1-17  Section 10.1 – SUSPICIOUS ACTIVITY AND CRIMINAL VIOLATIONS A detailed index for this section is included within the section.  Section 11.1 – INTERNATIONAL BANKING A detailed index for this section is included within the section.  Section 12.1 – APPLICATIONS Applications for Deposit Insurance 12.1-1 Applications for Consent to Exercise Trust Powers 12.1-1 Change in Bank Control Act 12.1-1 Application for Retirement of Capital 12.1-1 Applications for Mergers 12.1-1 Applications for Mergers 12.1-1 Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or Rollover Brokered Deposits Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions 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 Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions Other Applications  PART IV – ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 – INFORMAL ACTIONS A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES Introduction 14.1-1 Violations 14.1-1 Examination Procedures 14.1-3 Other Considerations 14.1-1	Miscellaneous  9.1-17  Section 10.1 – SUSPICIOUS ACTIVITY AND CRIMINAL VIOLATIONS  A detailed index for this section is included within the section.  Section 11.1 – INTERNATIONAL BANKING	
Section 10.1 – SUSPICIOUS ACTIVITY AND CRIMINAL VIOLATIONS A detailed index for this section is included within the section.  Section 11.1 – INTERNATIONAL BANKING A detailed index for this section is included within the section.  Section 12.1 – APPLICATIONS Applications for Deposit Insurance Applications for Establish a Branch or to Move Main Office or Branch Applications for Consent to Exercise Trust Powers Lapplication for Consent to Exercise Trust Powers Lapplication for Retirement of Capital Applications for Mergers Applications for Mergers Applications for Mergers Rollover Brokered Deposits Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions 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 Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions Other Applications Other Applications  PART IV – ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 – INFORMAL ACTIONS A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES Introduction  14.1-1 Violations Assessment of Civil Money Penalties Lamination Procedures 14.1-3 Other Considerations 14.1-1 Examination Procedures 14.1-3 Other Considerations	Section 10.1 – SUSPICIOUS ACTIVITY AND CRIMINAL VIOLATIONS A detailed index for this section is included within the section.  Section 11.1 – INTERNATIONAL BANKING	,
A detailed index for this section is included within the section.  Section 11.1 – INTERNATIONAL BANKING A detailed index for this section is included within the section.  Section 12.1 – APPLICATIONS  Applications for Deposit Insurance Applications to Establish a Branch or to Move Main Office or Branch Applications for Consent to Exercise Trust Powers  Change in Bank Control Act Application for Retirement of Capital Applications for Mergers Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or Rollover Brokered Deposits Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions 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 Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions Other Applications Other Applications Section 13.1 – INFORMAL ACTIONS  Section 13.1 – INFORMAL ACTIONS  Section 14.1 – CIVIL MONEY PENALTIES Introduction  14.1-1 Violations 14.1-1 Violations 14.1-1 Sessessment of Civil Money Penalties 14.1-3 Other Considerations 14.1-3 Other Considerations 14.1-4	A detailed index for this section is included within the section.  Section 11.1 – INTERNATIONAL BANKING	,
Section 11.1 – INTERNATIONAL BANKING A detailed index for this section is included within the section.  Section 12.1 – APPLICATIONS  Applications for Deposit Insurance 12.1-12 Applications to Establish a Branch or to Move Main Office or Branch 12.1-13 Applications for Consent to Exercise Trust Powers 12.1-14 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 12.1-20 Rollover Brokered Deposits Policy Statement on Encouragement and Preservation of Minority Ownership of Financial 12.1-21 Institutions Applications Pursuant to Section 19 of the FDI Act – Crimes Involving Dishonesty or Breach of 12.1-22 Institutions Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions Other Applications Other Applications Section 13.1 – INFORMAL ACTIONS  Section 13.1 – INFORMAL ACTIONS A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES Introduction 14.1-1 Violations Assessment of Civil Money Penalties 14.1-1 Examination Procedures 14.1-2 Examination Procedures 14.1-3 Other Considerations 14.1-4	Section 11.1 – INTERNATIONAL BANKING	
A detailed index for this section is included within the section.  Section 12.1 – APPLICATIONS  Applications for Deposit Insurance  Applications to Establish a Branch or to Move Main Office or Branch  12.1-12  Applications for Consent to Exercise Trust Powers  12.1-13  Applications for Consent to Exercise Trust Powers  12.1-14  Application for Retirement of Capital  12.1-15  Applications for Mergers  12.1-16  Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or  Rollower Brokered Deposits  Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions  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  Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments  of Insured Depository Institutions  Other Applications  Other Applications  Section 13.1 – INFORMAL ACTIONS  A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES  Introduction  14.1-1  Violations  14.1-1  Examination Procedures  14.1-3  Other Considerations  14.1-4		
A detailed index for this section is included within the section.  Section 12.1 – APPLICATIONS  Applications for Deposit Insurance  Applications to Establish a Branch or to Move Main Office or Branch  12.1-12  Applications for Consent to Exercise Trust Powers  12.1-13  Applications for Consent to Exercise Trust Powers  12.1-14  Application for Retirement of Capital  12.1-15  Applications for Mergers  12.1-16  Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or  Rollover Brokered Deposits  Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions  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  Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions  Other Applications  Other Applications  Section 13.1 – INFORMAL ACTIONS  A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES  Introduction  14.1-1  Violations  14.1-1  Examination Procedures  14.1-3  Other Considerations  15.1-26  16.1-16  17.1-17  18.1-17  18.1-18  18.1-19  18.1-1		
Section 12.1 – APPLICATIONS  Applications for Deposit Insurance  Applications for Deposit Insurance  Applications for Consent to Exercise Trust Powers  Change in Bank Control Act  Application for Retirement of Capital  Application for Retirement of Capital  Applications for Mergers  Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or  Rollover Brokered Depositor  Applications Pursuant to Exercise Trust Powers  12.1-18  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  Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions  Other Applications  PART IV – ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 – INFORMAL ACTIONS  A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES  Introduction  14.1-1  Assessment of Civil Money Penalties  14.1-1  Examination Procedures  Other Considerations  14.1-2  Other Considerations	A detailed index for this section is included within the section.	
Applications for Deposit Insurance  Applications to Establish a Branch or to Move Main Office or Branch  Applications for Consent to Exercise Trust Powers  Change in Bank Control Act  Application for Retirement of Capital  Applications for Mergers  Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or  Rollover Brokered Deposits  Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions  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  Applications Pursuant to Part 362 of the FDIC's Rules and Regulations — Activities and Investments of Insured Depository Institutions  Other Applications  Other Applications  Section 13.1 — INFORMAL ACTIONS  A detailed index for this section is included within the section.  Section 14.1 — CIVIL MONEY PENALTIES  Introduction  14.1-1  Violations  14.1-1  Assessment of Civil Money Penalties  14.1-2  Examination Procedures  Other Considerations  12.1-23  Other Considerations  13.1-14.4		
Applications to Establish a Branch or to Move Main Office or Branch  Applications for Consent to Exercise Trust Powers  12.1-12  Change in Bank Control Act  Application for Retirement of Capital  Applications for Mergers  12.1-13  Applications for Mergers  12.1-14  Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or  Rollover Brokered Deposits  Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions  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  Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions  Other Applications  PART IV – ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 – INFORMAL ACTIONS  A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES  Introduction  14.1-1  Assessment of Civil Money Penalties  14.1-2  Examination Procedures  Other Considerations  12.1-23  Other Considerations  13.1-1-4  14.1-4  Other Considerations	Section 12.1 – APPLICATIONS	
Applications for Consent to Exercise Trust Powers    12.1-12		
Change in Bank Control Act  Application for Retirement of Capital  Applications for Mergers  Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or Rollover Brokered Deposits  Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions  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  Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions  Other Applications  Other Applications  PART IV – ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 – INFORMAL ACTIONS  A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES  Introduction  14.1-1  Assessment of Civil Money Penalties  14.1-2  Examination Procedures  Other Considerations  12.1-22  12.1-23  12.1-24  12.1-25  12.1-25  12.1-26  12.1-27  1	Applications to Establish a Branch or to Move Main Office or Branch 12.1-1	2
Application for Retirement of Capital  Applications for Mergers  Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or Rollover Brokered Deposits  Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions  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  Applications Pursuant to Part 362 of the FDIC's Rules and Regulations — Activities and Investments of Insured Depository Institutions  Other Applications  Depart IV — ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 — INFORMAL ACTIONS A detailed index for this section is included within the section.  Section 14.1 — CIVIL MONEY PENALTIES  Introduction  14.1-1  Violations Assessment of Civil Money Penalties  Examination Procedures  Other Considerations  12.1-23  12.1-24  12.1-25  12.1-25  12.1-26  12.1-27	Applications for Consent to Exercise Trust Powers 12.1-1	2
Applications for Mergers  Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or Rollover Brokered Deposits  Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions  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  Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions  Other Applications  12.1-22  PART IV – ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 – INFORMAL ACTIONS  A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES  Introduction  14.1-1  Violations  Assessment of Civil Money Penalties  14.1-2  Examination Procedures  Other Considerations  12.1-26  12.1-27  12.1-27  12.1-27  13.1-28  14.1-3  Other Considerations	Change in Bank Control Act	5
Applications by Undercapitalized Depository Institutions for a Waiver to Accept, Renew Or Rollover Brokered Deposits  Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions  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  Applications Pursuant to Part 362 of the FDIC's Rules and Regulations — Activities and Investments of Insured Depository Institutions  Other Applications  Test of Money Laundering of Pretrial Diversion Programs for Such Offenses  PART IV — ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 — INFORMAL ACTIONS  A detailed index for this section is included within the section.  Section 14.1 — CIVIL MONEY PENALTIES  Introduction  14.1-1 Violations  14.1-1 Examination Procedures  Other Considerations  12.1-22  12.1-23  12.1-23  12.1-25  12.	Application for Retirement of Capital 12.1-1	7
Rollover Brokered Deposits  Policy Statement on Encouragement and Preservation of Minority Ownership of Financial Institutions  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  Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions  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 section.  Section 14.1 – CIVIL MONEY PENALTIES  Introduction  14.1-1  Violations  14.1-1  Examination Procedures  Other Considerations  14.1-3  Other Considerations	Applications for Mergers 12.1-1	.8
Institutions 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 Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions Other Applications Other Applications  PART IV – ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 – INFORMAL ACTIONS A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES Introduction  14.1-1 Violations Assessment of Civil Money Penalties 14.1-1 Examination Procedures Other Considerations 14.1-4		20
Trust or Money Laundering, or Pretrial Diversion Programs for Such Offenses  Applications Pursuant to Part 362 of the FDIC's Rules and Regulations – Activities and Investments of Insured Depository Institutions  Other Applications  PART IV – ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 – INFORMAL ACTIONS  A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES  Introduction  14.1-1  Violations  Assessment of Civil Money Penalties  14.1-2  Examination Procedures  Other Considerations  14.1-4	Policy Statement on Encouragement and Preservation of Minority Ownership of Financial 12.1-2 Institutions	1
Other Applications  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 section.  Section 14.1 – CIVIL MONEY PENALTIES  Introduction  Violations  Assessment of Civil Money Penalties  Examination Procedures  Other Considerations  14.1-3  Other Considerations		22
PART IV – ADMINISTRATIVE & ENFORCEMENT ACTIONS  Section 13.1 – INFORMAL ACTIONS A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES  Introduction Violations 14.1-1  Assessment of Civil Money Penalties 14.1-1  Examination Procedures 0ther Considerations		!3
Section 13.1 – INFORMAL ACTIONS A detailed index for this section is included within the section.  Section 14.1 – CIVIL MONEY PENALTIES  Introduction  Violations  Assessment of Civil Money Penalties  Examination Procedures  Other Considerations  Section 14.1 – INFORMAL ACTIONS  14.1 – 1  14.1 – 1  14.1 – 1  14.1 – 1  14.1 – 1  14.1 – 1  14.1 – 1  14.1 – 1  14.1 – 1	Other Applications 12.1-2	23
A detailed index for this section is included within the 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	PART IV – ADMINISTRATIVE & ENFORCEMENT ACTIONS	
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	Section 13.1 – INFORMAL ACTIONS	
Introduction14.1-1Violations14.1-1Assessment of Civil Money Penalties14.1-1Examination Procedures14.1-3Other Considerations14.1-4	A detailed index for this section is included within the section.	
Violations14.1-1Assessment of Civil Money Penalties14.1-1Examination Procedures14.1-3Other Considerations14.1-4	Section 14.1 – CIVIL MONEY PENALTIES	
Assessment of Civil Money Penalties 14.1-1 Examination Procedures 14.1-3 Other Considerations 14.1-4	Introduction 14.1-1	
Examination Procedures 14.1-3 Other Considerations 14.1-4	Violations 14.1-1	
Other Considerations 14.1-4	Assessment of Civil Money Penalties 14.1-1	
	Examination Procedures 14.1-3	,
	Other Considerations 14.1-4	<u> </u>
Guidelines for Using the CMP Matrix 14.1-5	Guidelines for Using the CMP Matrix 14.1-5	,

Section Title	Page Number
PART V – EXAMINATION REPORT	
Section 16.1 – REPORT OF EXAMINATION INSTRUCTIONS	
A detailed index for this section is included within the section.	
Section 16.2 – REPORT OF EXAMINATION INSTRUCTIONS – INTERNATIONAL	
A detailed index for this section is included within the section.	
Section 17.1a – BANK OF ANYTOWN – CURRENT EXPECTED CREDIT LOSSES	
Section 17.1b – BANK OF ANYTOWN – NON-CURRENT EXPECTED CREDIT LOSSES	
Section 17.2 – BANK OF ANYTOWN - INTERNATIONAL	
Section 18.1 – REPORT OF INVESTIGATION INSTRUCTIONS	
Section 19.1 – BANK OF ANYTOWN – REPORT OF INVESTIGATION	
PART VI – APPENDIX – EXAMINATION PROCESSES AND TOOLS	
Section 20.1 – RISK-FOCUSED, FORWARD-LOOKING SAFETY AND SOUNDNESS SUPERVISION	
A detailed index for this section is included within the section.	
Section 21.1 – EXAMINATION PLANNING	
A detailed index for this section is included within the section.	
Section 22.1 – EXAMINATION DOCUMENTATION MODULES	
A detailed listing for this section is included within the section.	
Section 23.1 – RESERVED FOR FUTURE DOCUMENTS	