### 000 - ADMINISTRATION

# 010 Handbook and Program Use

### 020 Conduct of Agency Personnel

#### 040 Examination Systems

Appendix A: Examination Types

# 060 Examination Scheduling, Scoping, and Management

Program

Appendix A: Basic Scoping Matrix

Appendix B: Examination Scope Worksheet Appendix C: Examination Management Checklist

# 070 Ratings: Developing, Assigning, and Presenting

Program

Appendix A: Uniform Financial Institutions Rating System

Appendix B: Compliance Rating Scale

#### 080 Enforcement Actions

Program

Appendix A: Prompt Corrective Action Guidelines

#### 100 - CAPITAL

#### 110 Capital Stock and Ownership

**Program** 

Appendix A: Washington and Regional Processing of Exchange Act Filings

# 120 Capital Adequacy

Program

Appendix A: Capital Components & Risk-Based Capital Appendix B: Supplementary Information and Issues

Appendix C: PCA Restrictions

### 200 - ASSET QUALITY

### 201 Overview: Lending Operations and Portfolio Risk Management

Program

Questionnaire: Lending Overview

Questionnaire: Portfolio Diversification

### 208 Real Estate Appraisal

Program

Questionnaire

Appendix A: Appraisal Practices

i

# 209 Sampling

Program

Appendix A: Sampling Terminology Appendix B: Sampling Methods

Appendix C: Determining the Number of Assets to Review for Small

**Populations** 

Appendix D: Sequential Sampling for Homogeneous Assets

Appendix E: Sequential Sampling of Assets Reviewed Under IAR Program

#### 211 Loans to One Borrower

Program

### 212 One- to Four-Family Residential Real Estate Lending

Program

Questionnaire

Appendix A: Q&As on Real Estate Lending Standards

Appendix B: Risks and Policy Issues Associated with Reverse Mortgage Loans

Appendix C: Negatively Amortizing Mortgages

Appendix D: Interagency Guidance on High LTV Residential Real Estate Lending

Appendix E: Credit Risk Management Guidance for Home Equity Lending

# 213 Construction Lending

Program

Questionnaire

# 214 Other Commercial Lending

Program

Questionnaire

#### 215 Letters of Credit

Program

Questionnaire

Appendix A: Regulator Review

#### 216 Floor Plan and Indirect Lending

Program

Questionnaire

### 217 Consumer Lending

Program

Questionnaire

Appendix A: Interagency Guidance on Subprime Lending Appendix B: Subprime Lending – Examination Procedures

### 218 Credit Card Lending

Program

Questionnaire

Appendix A: Account Management and Loss Allowance Guidance

Appendix B: Accounting Treatment of Accrued Interest Receivable Related to

Credit Card Securitizations

### 219 Leasing Activities

Program

Questionnaire

#### 221 Asset-Backed Securitization

Program

Appendix A: Interagency Guidance on Asset Securitization Activities

Appendix B: Capital Treatment for Recourse, Direct Credit Substitutes, and

Residual Interests

Appendix C: Securitization Information Requests

# 230 Equity Investments

Program

Questionnaire

# 240 Troubled Debt Restructurings

Program

#### 250 Other Assets/Liabilities

Program

Appendix A: Bank Owned Life Insurance (Obsolete – see TB 84)

# 251 Real Estate Owned and Repossessed Assets

Program

Questionnaire

#### 252 Fixed Assets

Program

Questionnaire

#### 260 Classification of Assets

Program

Appendix A: Express Determination Letter

### 261 Adequacy of Valuation Allowances

Program

Questionnaire

Appendix A: Interagency Policy Statement on ALLL

Appendix B: Migration Analysis

### 270 Qualified Thrift Lender Test

Program

Appendix A: Internal Revenue Code Definition of "Domestic Building and

Loan Association"

Appendix B: Internal Revenue Service's Regulatory Definition of "Domestic

Building and Loan Association"

Appendix C: QTL Worksheet and Instructions

# 280 Margin Securities (Regulation U)

Program

Appendix A: FRB - Q&A About Nonbank Lenders Under Regulation U

Appendix B: Registration Statement Appendix C: Deregistration Statement Appendix D: Statement of Purpose

Appendix E: Annual Report

# 300 - MANAGEMENT

### 310 Oversight by the Board of Directors

Program

Questionnaire

Appendix A: Applicability of Selected Sarbanes-Oxley Act Requirements to Financial Institutions

### 330 Management Assessment

Program

Questionnaire

#### 340 Internal Control

Program

Appendix A: Questionnaires

### 341 Information Technology and Risk Controls

Program

#### 350 External Audit

Program

Appendix A: Audit-Related Report Checklist

Appendix B: Comparison of OTS and FDIC Annual External Audit

Requirements

Appendix C: Interagency Policy Statement on External Auditing Programs

of Banks and Savings Associations

Appendix D: Sample Letter to Request Audit Work Papers

Appendix E: Sample Letter from Accounting Firm

# 355 Internal Audit

Program

Questionnaire

Appendix A: Interagency Policy Statement on the Internal Audit Function

and Its Outsourcing

Appendix B: Internal Auditor Questionnaire

#### 360 Fraud/Insider Abuse

Program

Appendix A: Fraud Risk Evaluation Form

Appendix B: Questions and Answers – Examination Obstruction

#### 380 Transactions with Affiliates and Insiders

Program

Appendix A: Regulation O: Summary of Reporting/Record keeping Requirements

#### 400 - EARNINGS

### 410 Financial Records and Reports

Program

# 430 **Operations Analysis**

Program

Appendix A: Derivation of ROA and ROE

Appendix B: Adequacy of Return on Investment

Appendix C: Reconciliation of Intercompany Accounts

# 440 Present Value Analysis

Appendix A: Present and Future Values

Appendix B: Keystrokes

# 500 - LIQUIDITY

### 510 Funds Management

Program

#### 530 Cash Flow and Liquidity Management

Program

### 540 Investment Securities

Program

Questionnaire

Appendix A: Total Return Analysis

Appendix B: Money Market, Fixed-Income Market, and Equity Market Securities

Appendix C: Mortgage-Related Securities

### 560 **Deposits/Borrowed Funds**

Program

Questionnaire

#### **Reserve Requirements (Regulation D)**

Program

#### 563 Government Securities Act

Program

Appendix A: Notice of Government Securities Broker or Dealer Activities

### 580 Payments Systems Risk

Program

Questionnaire

Appendix A: Self-Assessment Review

# 600 - SENSITIVITY TO MARKET RISK

### 650 Interest Rate Risk Management

Program

Appendix A: Models of Interest Rate Risk

Appendix B: NPV Estimates

### 660 **Derivative Instruments and Hedging**

Program

### 700 - OTHER ACTIVITIES

### 710 **Networking Arrangements**

Program

Appendix A: Interagency Statement on Retail Sales of Nondeposit Investment

**Products** 

Appendix B: Joint Interpretations of the Interagency Statement on Retail

Sales or Nondeposit Investment Products

Appendix C: SEC Policy on Networking Arrangements

Appendix D: SEC Policy on Bank and Mutual Fund Names

Appendix E: Agreement in Principle

#### 720 Insurance

Program

# 730 Related Organizations

Program

### 740 Real Estate Development

Program

# 750 Mortgage Banking

Program

#### 1100 - COMPLIANCE OVERSIGHT EXAMINATION PROGRAM

## 1100 Compliance Oversight Examination Program

Program

Appendix A: SMAART Factors

### 1200 - FAIR LENDING

#### 1200 General

Program

#### 1201 **Interagency Fair Lending Examination Procedures**

Program

Questionnaire

Appendix A: Fair Lending

#### 1205 **Equal Credit Opportunity Act**

Program

#### 1210 **Fair Housing Act**

Program

### 1215 Home Mortgage Disclosure Act

Program

Questionnaire

### 1300 - Consumer Affairs Laws and Regulations

#### 1300 Fair Credit Reporting Act, Controlling the Assault of Non-Solicited Pornography and Marketing Act, and Telephone Consumer Protection Act

Program

Appendix A: FCRA Statutory and Regulatory Matrix

#### 1305 **Truth In Lending Act**

Program

Appendix A

#### 1310 Restitution

Program

Appendix A: Restitution Background

Appendix B: Questions and Answers Regarding Joint Interagency Statement of Policy For Administrative Enforcement of the Truth in Lending Act - Reimbursement Issued by the FFIEC on July 11, 1980 and Revised October 1998.

#### **OTS Mortgage Regulations** 1315

Program

#### 1320 **Real Estate Settlement Procedures Act**

Program

#### 1323 **Homeowners Protection Act**

Program

Appendix A: Guidance Regarding Timing and Required Contents of Disclosures and Notice to be Made in Connection with the Act

#### 1325 **Consumer Leasing Act**

Program

Questionnaire

1330	Electronic Fund Transfer Act Program
1335	Expedited Funds Availability Act Program
1336	Check 21 Program
1340	Flood Disaster Protection Act Program Appendix A: Interagency Questions and Answers Regarding Flood Insurance
1345	Right to Financial Privacy Act Program
1350	Fair Debt Collection Practices Act Program
1355	Unfair or Deceptive Acts Program
1356	Consumer Credit Extended to Service Members and Dependents Program Questionnaire
1360	Homeownership Counseling Procedures Program
1365	Truth In Savings Program
1370	Program Questionnaire Appendix A: Interagency Guidance on Electronic Financial Services and Consumer Compliance Appendix B: Policy Statement on Privacy and Accuracy of Personal Customer Information – November 1998 Appendix C: Interagency Pretext Phone Calling Memorandum – November 1998 Appendix D: Children's Online Privacy Protection Act

# 1375 Privacy of Consumer Financial Information

Program Questionnaire Appendix A

# 1380 Insurance Consumer Protection

Program

# 1400 - COMPLIANCE LAWS AND REGULATIONS

- 1400 Bank Secrecy Act (See FFIEC BSA/AML Examination Manual)
- 1405 Bank Protection Act

Program

Appendix A: Suspicious Activities Report

1410 Equal Employment Opportunity

Program

- 1415 **Economic Sanctions** (See FFIEC BSA/AML Examination Manual)
- 1420 Interest on Deposits

Program

1425 Advertising

Program

1430 Branch Closings

Program

# 1500 - COMMUNITY REINVESTMENT ACT

### 1500 Community Reinvestment Act

Program

Appendix A: CRA Ratings Matrix

### 1505 Disclosure and Reporting of CRA-Related Agreements

Appendix A: Summary of the Disclosure and Reporting Requirements of the Regulation