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## Deposits/Borrowed Funds

### Questionnaire

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Yes    No

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#### GENERAL QUESTIONNAIRE

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|-----|--|--------------------------|--------------------------|
| 1.  | Has management developed a clearly defined retail deposit marketing strategy that identifies desired market share and assesses present and potential competition?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.  | Is the retail deposit marketing strategy integrated with the goals and objectives of the business plan?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.  | Does management analyze the deposit structure and identify core and volatile deposits?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 4.  | Have substantial amounts of funds been obtained through deposit brokers or money desk operations?  | <input type="checkbox"/> | <input type="checkbox"/> |
|     | • Is the board of directors aware of the high amount of brokered or money desk deposits?   | <input type="checkbox"/> | <input type="checkbox"/> |
|     | • Are more than two percent of the deposits concentrated under the control of, or payable to, one entity?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 5.  | If accepting "brokered deposits" (including brokered, money desk, and deposits paying a significantly higher rate of interest than the prevailing rate offered by other thrifts in the normal market area), is the thrift well-capitalized, or if adequately capitalized, does it have a waiver from the FDIC? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6.  | Does management analyze its present and anticipated funding needs?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 7.  | Does management analyze the cost of deposits versus the cost of other borrowing alternatives?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 8.  | Does management analyze and monitor the availability of collateral for borrowings?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 9.  | Does management regularly monitor pricing, volume, sources, volatility, and trends of its deposits and borrowings in relation to the overall goals of interest rate risk management, liquidity management, funds management, and near- and longer-term profitability?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. | If the association has stock market-indexed certificates of deposit, has it complied with the safety and soundness, legal, reporting, and records requirements for offering these instruments?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. | Is the level of over-collateralization of reverse repurchase agreements acceptable?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. | Are the savings and borrowings trial balances reconciled to the general ledger on at least a monthly basis?  | <input type="checkbox"/> | <input type="checkbox"/> |

**Exam Date:** \_\_\_\_\_

**Prepared By:** \_\_\_\_\_

**Reviewed By:** \_\_\_\_\_

**Docket #:** \_\_\_\_\_

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		Yes	No
13.	Are files of trade tickets and confirmations of borrowings from the financial markets maintained?	<input type="checkbox"/>	<input type="checkbox"/>
14.	Are the trade tickets and confirmations accurate?	<input type="checkbox"/>	<input type="checkbox"/>
15.	Are internal control procedures regarding deposits and borrowings adequate?	<input type="checkbox"/>	<input type="checkbox"/>

#### COMMENTS

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