Α

Abandoned property law, 3230
Account documentation, 3430
Acknowledgements, 1000
Advances against collections, 3080
Agencies, 1010
Allowance for loan loss reserves, 3400
Annual Examination Plan, 2002
Anti-boycott regulations, 3320
Appraiser qualifications, 3100
Assessment of FBO's combined U.S.
operations, 2002, 3240
Asset and liability management committee, 3210
Asset maintenance, 2040, 3240, 5020
Asset quality, 6000, 2003
Asset securitization, 3030

Asset yields, 3400 Asset-backed security residuals, 3130 Asset-backed securities, 3030 Asset-based lending, 3020 Audit guidelines, 1020

Asset sensitive, 3210

Authentication or verification methods, 4060 Auto loans, 3030

Available-for-sale securities, 3130

В

Bank Bribery Act, 5070
Bank Secrecy Act, 3430, 3230, 5070
Bankers' acceptances, 3040, 3080
Bankruptcy law and commercial loans, 3050
Bill paying services, 3430
Boat loans, 3030
Bond ratings, 3130
Borrowed Funds, 3220
Branches, 1010
Bridge loans, 3060
Brokered deposits, 3230

\mathbf{C}

Capital equivalency deposit accounts, 5030 Cash and cash items, 4040 Cash-collateralized loans, 3430 Cash flow, 3050 Cease and Desist Order, 2040 Charge-offs, 3010 Charged-off loans, 6000 Check kiting, 3230 Civil money penalties, 2040, 5060

Clearing House Interbank Payments System (CHIPS), 4060

Clearings, 4040

Collateralized mortgage obligations (CMOs), 3030

Collection items, 4050

Commercial letters of credit, 3300

Commercial loans, 3050

Commercial real estate loans, 3030

Commitment letter, 2040 Commodity loans, 3120 Compliance, 5000 Compliance Rating, 2003 Concentrations of credit, 3010

Consigned items, 4050

Consumer compliance regulations, 5070

Contingency funding, 3200 Contingency plans, 4030 Contingent liabilities, 3300 Corporate Restructuring, 3060 Country/transfer risk, 3000, 3010

Country/transfer risk, 3000, 3010 Coupon stripping, 3130 Covered calls, 3130 Credit balances, 3230 Credit card receivables, 3030 Credit cards, 3430

Credit enhancement, 3030 Credit quality, 3050

Credit risk management, 3000, 3010, 3050

Customer safekeeping, 4050

Customers' liability on acceptances, 3040

D

Daylight overdrafts, 4060
Deposit accounts, 3230, 3430
Deposit development and retention program, 3230

Deposit sweep programs, 3230 Discounted trade acceptances, 3080 Dormant accounts, 3230, 3430 Doubtful credit classification, 6000

Due from banks, 3070

Due from/Due to related offices, 3200, 3240

Duration analysis, 3210

E

Electronic filing of regulatory reports, 5060 Electronic funds transfer activities, 4060 Emergency Preparedness, 4030 Employee deposit accounts, 3230 Engagement Letters, 4010

Classification of assets, 6000

8000.1 Subject Index

Enhanced framework for supervising the U.S. operations of FBOs, 2000
Environmental liability, 3090
Eurodollar deposits, 3070
Examination objectives and procedures, 1020
Examination Scheduling and Examination Plans, 2002
Export–Import Bank of the United States, 3080

External audit, 4010

F Factoring, 3080 Federal agency securities, 3130 Federal Deposit Insurance, 7010 Federal Elections Campaign Act, 5070 Federal Funds purchased, 3220 Fedwire, 4060 FDICIA, 5060 Fiduciary activities, 3430 Financial Analysis, 3050 Financial Profile of the Foreign Banking Organization, 2001 Financial Recordkeeping and Reporting Regulations, 3430, 5010 Financing foreign receivables, 3080 FIRREA, 5060, 3100 First-day letter, 2010 Floating rate notes, 3130 Foreign Assets Control Regulation, 5070 Foreign Banking Organizations, 1010, 2000 Foreign Corrupt Practices Act, 5070 Foreign Credit Insurance Association, 3080 Foreign currency deposits, 3230 Foreign exchange, 3300 Forfaiting, 3080 Format and use of manual, 1020 FR Y7, 2001 Funding costs, 3200 Funding sources, 3200, 3240 Funding strategies, 3230 Funds management, 3200, 3240 Futures and forward contracts, 3300

G

General information, 1010
Generally Accepted Accounting Principles, 4010
Generally Accepted Auditing Standards, 4010
Guarantees, 3310, 6000

Η

Hedging, 3210

Held-to-maturity securities, 3130 High-risk mortgage security, 3130 Hold mail, 3430 Home country accounting practices, 2001 Home country supervision, 2001, 4010 Home country financial system, 2001 Home country funding restrictions, 3200

I

ICERC, 6020 Income and expense, 3400 Ineligible assets, 5020 Information required to be made available to external auditors, 4010 Interbank credit agreements, 3200 Interbank deposits and borrowings, 3220 Interest income, 3400 Interest rate risk management, 3210 Internal audit, 4000, 4010 Internal control, 4000, 4020, 4060 Internal control questionnaire, 1020 International Banking Facility, 3230, 5050 Intracompany/Intercompany borrowing, 3220 Investment advisory services, 3430 Investment securities, 3130 IOs and POs, 3130

K

Know Your Customer, 3430

L

Land development loans, 3110 Legal risk, 3000 Legal lending limits, 3010 Legal matters, 7020 Letters of credit, 3320, 3300 Leveraged buyouts, 3060 Liability sensitive, 3210 Lines of credit from correspondent banks, Liquidity and liquidity risks, 3000, 3200 Loan commitments, 3300 Loan review, 3010 Loan sampling, 2020 Loan workouts, 3110 Loan write-ups, 6000 Long-term debt, 3220 Loss credit classification, 6000 Loss transfer risk classification, 6020 Lost and stolen securities, 5060, 5070

Subject Index 8000.1

M

Management information systems, 3200, 3410
Market risk, 3000
Maturity gap analysis, 3210
Memorandum of Understanding, 2040
Mezzanine financing, 3060
Mortgage-backed securities, 3130
Mortgage derivative products, 3130
Municipal bonds, 3130

N

Net debit cap, 4060 Non-deposit investment products, 3430 Non-investment grade bonds, 3060 Nonaccrual loans, 3010

O

Off-balance-sheet activities, 3200, 3300 Off-balance-sheet items and activities, 6000, 3300 Office of Foreign Assets Control (OFAC), 3430, 5070 Offshore shell branches - earnings 3400 Open account financing, 3080 Operational risk, 3000, 4000 Operational controls rating, 2003 Options, 3130, 3300 Other assets, 3420 Other compliance matters, 5070 Other liabilities, 3420 Other real estate owned, 3090 Other transfer risk problems, 6020 Overdrafts, 3430, 3230

P

Participation in acceptances, 3300
Pass-through and pay-through instruments, 3030
Payable-through accounts, 3230
Payments system risk, 4060
Pre-examination planning, 2010
Pricing, 3210
Private investment corporation, 3430
Private banking, 3430
Problem loans, 3050
Procedures for the completion of ICQs, 4020
Profit centers and cost centers, 3400
Progress payment plan, 3110

R

Rate-sensitive assets and liabilities, 3210

Rating system for U.S. branches and agencies of FBOs, 2003

Real estate appraisals, 3100

Real estate construction loans, 3110

Real estate loans, 3100

Record of home country support, 2001

Red flags, 3050

Regulation CC: availability of funds, 3230

Regulation D, 3230, 5070

Regulation K, 5070

Regulatory Reports, 5060

Report of assets and liabilities - FFIEC 002, 5060

REPOS, 3130

Repurchase agreements, 3220

Reputational risk, 3000

Reserve requirements, 3230

Restructured loans, 3010, 6000

Risk assessment, 2010

Risk management rating, 2003, 3000

S

Sales on consignment, 3080 Scope memorandum, 2010 Section 23A and 23B of the

Section 23A and 23B of the Federal Reserve Act, 3240

Secured and Unsecured Transactions, 3050 Securities and broker/dealer loans, 3120

Securities broker/dealer activities, 5070

Securitization of commercial paper, 3030 Security agreement and financing statement,

Security classifications, 3130

Self-assessment cap, 4060

Senior debt, 3060

Shared National Credits, 3050

Shell corporations, 3430

Short-term debt, 3220

Simulation modeling, 3210

Society for Worldwide Interbank Financial

Telecommunications (SWIFT), 4060 Special mention, 6000

Specially-designated nationals, 5070

Specific reserves, 3010

Stage payment plan, 3110

Standby letters of credit, 3300, 3320

State statutes, 7030

Static gap, 3210

Steamship letter of credit, 3310

Strength-of-Support Assessment for Foreign Banking Organizations, 2001, 3200, 3240

Stripped mortgage-backed securities, 3130

8000.1 Subject Index

Structured notes, 3130
Substandard credit classification, 6000
Substandard transfer risk classifications, 6020
Supervisory follow-up actions, 2040
Sureties, 3310
Survey of foreign regulations in selected states, 7030
Suspense accounts, 3420
Suspicious activities, 5040

System of home country supervision, 2001

Τ

Tax-exempt bonds, 3130
Telex, 4060
Term business loans, 3050
Token names, 3430
Trade transactions, 3040, 6020
Trading securities, 3130
Trading Activities, 3330
Transfer Agent Activities, 5070
Transfer risk, 2001, 6020

U

U.S. government securities, 3130 Uninsured and Insured Branches, 7010 Unsecured front-money loans, 3110

V

Value impaired transfer risk classification, 6020

W

Weighted average cash flows, 3210 Working capital or seasonal loans, 3050 Workpapers prepared for examinations, 2030 Written Agreement, 2040

Z

Zero-coupon bond, 3130 Zero-balance accounts, 3230