

Attachment

Listing of Federal Reserve Guidance Applicable to Savings and Loan Holding Companies Issued Prior to the Transfer Date of July 21, 2011 (As of November 7, 2014)

SR Letter	Title	Comments
SR 11-10	Interagency Counterparty Credit Risk Management Guidance	
SR 11-9	Interagency Supplement to Authentication in an Internet Banking Environment	
SR 11-7	Guidance on Model Risk Management	
SR 11-6	Guidance on Accepting Accounts from Foreign Embassies, Consulates and Missions (foreign missions)	
SR 11-1	Impact of High-Cost Credit Protection Transactions on the Assessment of Capital Adequacy	
SR 10-17	Underwriting Standards for Small Business Loans Originated under the Small Business Lending Fund Program	
SR 10-12	Interagency Supervisory Guidance on Bargain Purchases and FDIC- and NCUA-Assisted Acquisitions	
SR 10-10	Interagency Guidance on Correspondent Concentration Risk	
SR 10-6	Interagency Policy Statement on Funding and Liquidity Risk Management	
SR 10-3	FFIEC Retail Payment Systems Booklet	
SR 10-1	Interagency Advisory on Interest Rate Risk	
SR 09-7	Prudent Commercial Real Estate Loan Workouts	
SR 09-4	Applying Supervisory Guidance and Regulations on the Payment of Dividends, Stock Redemptions, and Stock Repurchases at Bank Holding Companies (Revised 3/27/2009)	
SR 09-1	Application of the Market Risk Rule in Bank Holding Companies and State Member Banks	

SR Letter	Title	Comments
SR 08-12	Revisions to the Guide to the Interagency Country Exposure Review Committee (ICERC) Process	
SR 08-9 / CA 08-12	Consolidated Supervision of Bank Holding Companies and the Combined U.S. Operations of Foreign Banking Organizations	
SR 08-8 / CA 08-11	Compliance Risk Management Programs and Oversight at Large Banking Organizations with Complex Compliance Profiles	
SR 08-4	Qualification Process for Advanced Approaches Risk-Based Capital Framework Implementation	
SR 08-3	FFIEC Business Continuity Planning Booklet	
SR 07-19	Confidentiality Provisions in Third-Party Agreements	
SR 07-18	FFIEC Guidance on Pandemic Planning	
SR 07-16 / CA 07-4	Statement on Loss Mitigation Strategies for Servicers of Residential Mortgages	
SR 07-12 / CA 07-3	Statement on Subprime Mortgage Lending	
SR 07-11	The Fair Value Option and the Applicability of the Market Risk Capital Rule	
SR 07-7 / CA 07-2	Guidance on Filing Notices of Proposed Class Action Settlements	
SR 07-6 / CA 07-1	Working with Mortgage Borrowers	
SR 07-5	Interagency Statement on Sound Practices Concerning Elevated Risk Complex Structured Finance Activities	
SR 07-1	Interagency Guidance on Concentrations in Commercial Real Estate	
SR 06-17	Interagency Policy Statement on the Allowance for Loan and Lease Losses (ALLL)	
SR 06-15 / CA 06-12	Interagency Guidance on Nontraditional Mortgage Product Risks	
SR 06-13	Questions and Answers Related to Interagency Guidance on Authentication in an Internet Banking Environment	
SR 06-12	FFIEC Information Security Booklet	

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SR 06-5	Influenza Pandemic Preparedness	
SR 06-4	Interagency Advisory on the Unsafe and Unsound Use of Limitation of Liability Provisions in External Audit Engagement Letters	
SR 06-1	Interagency Guidance on Sharing Suspicious Activity Reports with Head Offices and Controlling Companies	
SR 05-26	Special Post-Employment Restriction Set Forth in the Intelligence Reform and Terrorism Prevention Act of 2004	
SR 05-21	Guidance on the Examination Treatment of Assets Related to the Tobacco Transition Payment Program	
SR 05-19	Interagency Guidance on Authentication in an Internet Banking Environment	
SR 05-13	Interagency Guidance on the Eligibility of Asset-Backed Commercial Paper Program Liquidity Facilities and the Resulting Risk-Based Capital Treatment	
SR 05-11	Interagency Credit Risk Management Guidance for Home Equity Lending	
SR 05-10	Accounting and Reporting for Commitments to Originate and Sell Mortgage Loans	
SR 05-6	Risk-Based Capital Treatment for Unrated Direct Credit Substitutes Extended to Asset-Backed Commercial Paper Programs	
SR 05-4	Interagency Advisory on the Confidentiality of Nonpublic Supervisory Information	
SR 04-20	FFIEC Information Technology Examination Handbook	
SR 04-18	Bank Holding Company Rating System	
SR 04-17	FFIEC Guidance on the use of Free and Open Source Software	
SR 04-4	Accounting for Deferred Compensation Agreements	
SR 03-19	Guidance on Change in Bank Control Procedures	
SR 03-16	Application Filing Information Web Page	
SR 03-14	Fraudulent Federal Reserve Note Schemes	

SR Letter	Title	Comments
SR 03-10	Enhancement to the Name Check Process Related to Applications Reviewed by the Federal Reserve	
SR 03-9	Interagency Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System	
SR 03-6	Guidance Regarding Restrictions on Institutions in Troubled Condition	
SR 03-5	Amended Interagency Guidance on the Internal Audit Function and its Outsourcing	
SR 03-4	Risk Management and Valuation of Mortgage Servicing Assets Arising from Mortgage Banking Activities	
SR 03-2	Adoption of Regulation W Implementing Sections 23A and 23B of the Federal Reserve Act	
SR 03-1	Account Management and Loss Allowance Methodology for Credit Card Lending	
SR 02-17	Guidance Regarding Indemnification Agreements and Payments	
SR 02-15	Implicit Recourse Provided to Asset Securitizations	
SR 02-14	Covenants in Securitization Documents Linked to Supervisory Actions or Thresholds	
SR 02-13	“Prime Bank” and Other Financial Instrument Fraud Schemes	
SR 02-10	Derivative Contracts Hedging Trust Preferred Stock	
SR 02-5	Interagency Guidance on Country Risk Management	
SR 01-17	Final Interagency Policy Statement on Allowance for Loan and Lease Losses (ALLL) Methodologies and Documentation for Banks and Savings Institutions	
SR 01-12	Interagency Guidance on Loans Held for Sale	
SR 01-11	Identity Theft and Pretext Calling	
SR 00-17	Guidance on the Risk Management of Outsourced Technology Services	

SR Letter	Title	Comments
SR 00-14	Enhancements to the Interagency Program for Supervising the U.S. Operations of Foreign Banking Organizations	
SR 00-13	Framework for Financial Holding Company Supervision	
SR 00-9	Supervisory Guidance on Equity Investment and Merchant Banking Activities	
SR 00-8	Revised Uniform Retail Credit Classification and Account Management Policy	
SR 99-37	Risk Management and Valuation of Retained Interests Arising from Securitization Activities	For SLHCs that do not follow general accepted accounting principles (GAAP), the guidance pertaining to GAAP in this letter does not apply.
SR 99-33	Interagency Policy Statement on External Audits of Banks With Less Than \$500 Million in Total Assets	
SR 99-25	Minimum Documentation Standards for Loan Line Sheets	
SR 99-24	Loan Write-Up Standards for Assets Criticized During Examinations	
SR 99-22	Joint Interagency Letter on the Loan Loss Allowance	
SR 99-18	Assessing Capital Adequacy in Relation to Risk at Large Banking Organizations and Others with Complex Risk Profiles	
SR 99-13	Recent Developments Regarding Loan Loss Allowances	For SLHCs that do not follow general accepted accounting principles (GAAP), the guidance pertaining to GAAP in this letter does not apply.
SR 99-3	Supervisory Guidance Regarding Counterparty Credit Risk Management	
SR 98-38	Interagency Policy Statement on Income Tax Allocation in a Holding Company Structure	
SR 98-25	Sound Credit Risk Management and the Use of Internal Credit Risk Ratings at Large Banking Organizations	
SR 98-12	FFIEC Policy Statement on Investment Securities and End-User Derivatives Activities	

SR Letter	Title	Comments
SR 98-9	Assessment of Information Technology in the Risk-Focused Frameworks for the Supervision of Community Banks and Large Complex Banking Organizations	
SR 97-24	Risk-Focused Framework for Supervision of Large Complex Institutions	
SR 97-21	Risk Management and Capital Adequacy of Exposures Arising from Secondary Market Credit Activities	
SR 97-18	Application of Market Risk Capital Requirements to Credit Derivatives	
SR 97-17	Access to Books and Records of Financial Institutions During Examinations and Inspections	
SR 97-10	Guidance on Protested Proposals	
SR 97-5	Policy Statement on Interagency Notification and Coordination of Enforcement Actions	
SR 97-3	Conversion of Common Trust Funds to Mutual Funds	
SR 96-37	Supervisory Guidance on Required Absences from Sensitive Positions	
SR 96-28	Subchapter S Election for Federal Income Taxes	
SR 96-26	Provision of Individual Components of Supervisory Rating Systems to Management and Boards of Directors	
SR 96-21	FDIC Final Rule Regarding "Golden Parachutes" and Indemnification Payments	
SR 96-14	Risk-focused Safety and Soundness Examinations and Inspections	
SR 96-13	Joint Policy Statement on Interest Rate Risk	
SR 96-10	Risk-Focused Fiduciary Examinations	
SR 96-4	FDIC Amendment to Annual Audit and Reporting Requirements (Part 363)	
SR 95-49	Addition to the "Report on the Target Inspections of Management Information Systems"	
SR 95-46	Interpretation of Interagency Statement on Retail Sales of Nondeposit Investment Products	

SR Letter	Title	Comments
SR 95-45	Inspections of Management Information Systems	
SR 95-40	Interagency Statement on Guidelines for Relying on State Examinations	
SR 95-38	Supervisory Guidance related to FASB Statement No. 114	
SR 95-34	Sharing of Facilities and Staff by Banking Organizations	
SR 95-32	Amendment to the Board's Anti-Tying Rules--A "Combined-Balance Discount" Safe Harbor	
SR 95-19	Revisions to Guidance on Meetings with Boards of Directors	
SR 95-18	Section 309 of the Riegle Community Development and Regulatory Improvement Act of 1994, Intra-Agency Appeals Process	
SR 94-53	Investment Adviser Activities	
SR 94-5	Government Securities Act Amendments of 1993	
SR 94-3	Supervisory Guidance on the Implementation of Section 112 of the FDIC Improvement Act	
SR 93-72	Guidance on the Capital Treatment and Other Issues Relating to the Financial Accounting Standards Board Statement No. 115, "Accounting for Certain Investments in Debt and Equity Securities"	
SR 93-69	Examining Risk Management and Internal Controls for Trading Activities of Banking Organizations	
SR 93-37	Split-Dollar Life Insurance	
SR 93-19	Supplemental Guidance for the Inspection of Nonbank Subsidiaries of Bank Holding Companies	
SR 93-13	Violations of Federal Reserve Margin Regulations in Custodial Agency Accounts Resulting From "Free-Riding" Schemes	
SR 92-28	Interagency Guidance on Coordination and Communication Between External Auditors and Examiners	

SR Letter	Title	Comments
SR 92-11	Asset-Backed Commercial Paper Programs	
SR 91-4	Guidelines for the Inspection of Investment Adviser Subsidiaries of Bank Holding Companies	
SR 90-38	The Comprehensive Thrift and Bank Fraud Prosecution and Taxpayer Recovery Act of 1990	
SR 90-31	Bank Holding Company Funding from Sweep Accounts	
SR 90-22	Policy Statement on the Use of “Points” in Settling Foreign Exchange Contracts	
SR 90-21	Rating System For International Examinations	
SR 90-19	Sale of Uninsured Debt Obligations and Securities Issued by Bank Holding Companies, Nonbank Affiliates, or State Member Banks on Retail Banking Premises	
SR 90-16	Implementation of Examination Guidelines for the Review of Asset Securitization Activities	