

Table of Contents

Commercial Bank Examination Manual

This general table of contents lists the major section heads for each part of the manual:

1000	Supervisory Process
2000	Assets
3000	Capital, Earnings, Liquidity, and Sensitivity to Market Risk
4000	Management Activities and Internal Controls
5000	Other Examination Areas
6000	Bank Regulations
7000	International
8000	Statutes Administered by the Federal Reserve

<i>Section</i>	<i>Title</i>
	SUPERVISORY PROCESS
1000	Examination Strategy and Risk-Focused Examinations
1001	Community Bank Supervision Process
1005	Consolidated Supervision Framework for Large Financial Institutions
1007	Other Types of Examinations
1015	Conflict-of-Interest Rules for Examiners
1020	Federal Reserve System Bank Surveillance Program
1030	Workpapers
1040	Meetings with Board of Directors
1050	Formal and Informal Supervisory Actions
1100	Overall Conclusions Regarding Condition of the Bank
1200	Uniform Financial Institutions Rating System and the Federal Reserve's Risk-Management Rating
	ASSETS
	<i>Supervisory Oversight and Examination Activities</i>
2001	Loan-Sampling Program for Certain Community Banks
2002	Loan Coverage Examination Requirements for Community State Member Banks with \$10 Billion or Less in Total Consolidated Assets
2003	Examiner Loan Sampling Requirements for State Member Bank and Credit-Extending Nonbank Subsidiaries of Banking Organizations with \$10–\$50 Billion in Total Consolidated Assets
2005	Off-site Review of Loan Files
2006	Shared National Credits
2008	Classification of Credits
	<i>General Topics in Loan Portfolio Management</i>
2010	Loan Portfolio Management
2011	Credit Risk Review Systems
2012	Allowance for Loan and Lease Losses (ALLL)
2013	Allowance for Credit Losses
2014	ALLL Methodologies and Documentation
2015	ALLL Estimation Practices for Loans Secured by Junior Liens
2025	Counterparty Credit-Risk Management
2040	Contingent Claims from Off-Balance-Sheet Credit Activities
2045	Loan Participations—the Agreements and Participants
2050	Concentrations of Credit

<i>Section</i>	<i>Title</i>
	<i>Types of Lending</i>
2080	Commercial and Industrial Loans
2090	Real Estate Loans
2100	Real Estate Construction Loans
2102	Real Estate Appraisals and Evaluations
2103	Concentrations in Commercial Real Estate Lending, Sound Risk-Management Practices
2110	Floor-Plan Loans
2115	Leveraged Lending
2120	Direct Financing Leases
2130	Consumer Credit
2133	Subprime Lending
2135	Subprime Mortgage Lending
2136	Nontraditional Mortgages—Associated Risks
2138	Mortgage Banking
2140	Agricultural Loans
2142	Agriculture Credit-Risk Management
2150	Energy Lending—Reserve-Based Loans
2160	Asset-Based Lending
2170	Securities Broker and Dealer Loans
2180	Factoring
	<i>Other Assets and Other Liabilities</i>
2300	Other Assets and Other Liabilities
2310	Cash Accounts
2320	Due from Banks
2330	Deposit Accounts
2340	Bank Premises and Equipment
2400	Other Real Estate Owned (OREO)
	<i>Investments</i>
2500	Investment Securities and End-User Activities
2510	Investing in Securities without Reliance on Ratings of Nationally Recognized Statistical Rating Organizations
2520	Private Placements
	CAPITAL, EARNINGS, LIQUIDITY, AND SENSITIVITY TO MARKET RISK
	<i>Capital</i>
3000	Assessment of Capital Adequacy
3025	Dividends
3030	Overview of Asset-Backed Commercial Paper Program
3035	Prompt Corrective Action
	<i>Earnings</i>
3100	Earnings—Analytical Review and Income and Expense
	<i>Liquidity</i>
3200	Liquidity Risk
3210	Short-Term Liquidity Management (Federal Reserve’s Primary Credit Program)

<i>Section</i>	<i>Title</i>
3220	Borrowed Funds
	<i>Sensitivity to Market Risk</i>
3300	Interest Rate Risk Management
	MANAGEMENT ACTIVITIES AND INTERNAL CONTROLS
4000	Duties and Responsibilities of Directors
4006	Deferred Compensation Agreements
4008	Sound Incentive Compensation Policies
4010	Management Assessment
4011	Supervisory Guidance for Assessing Risk Management at Supervised Institutions with Total Consolidated Assets Less than \$50 Billion
4012	Risk Management Processes and Internal Controls of Firms Having \$50 Billion or More in Total Assets
4027	Model Risk Management
4030	Asset Securitization
4033	Elevated-Risk Complex Structured Finance Activities
4040	Management of Insurable Risks
4042	Purchase and Risk Management of Life Insurance
4043	Insurance Sales Activities and Consumer Protection in Sales of Insurance
4062	Managing Outsourcing Risk
4070	Litigation and Other Legal Matters, and Examination-Related Subsequent Events
	<i>Internal Controls</i>
4500	Internal Control and Audit Function, Oversight, and Outsourcing
4510	Internal Control: Supplement on Internal Auditing
4520	Required Absences from Sensitive Positions
4530	Interagency Guidance on Bargain Purchases
4550	Review of Regulatory Reports
4560	Other Non-Ledger Control Accounts
4570	Sale of Uninsured Nondeposit Debt Obligations on Bank Premises
4580	Retail Sales of Nondeposit Investment Products
	OTHER EXAMINATION AREAS
5200	Fiduciary Activities
5210	Private-Banking Activities
5220	Employee Benefit Trusts
5230	Bank Dealer Activities
5300	Information Technology
5310	Electronic Banking
5320	Payment System Risk and Electronic Funds Transfer Activities
	BANK REGULATIONS
6005	Regulation F: Interbank Liabilities
6006	Regulation F: Correspondent Concentration Risks
6010	Regulation H: Bank Secrecy Act and Anti-Money-Laundering
6040	Regulation L: Depository Institution Management Interlocks Act
6050	Regulation O: Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks
6070	Regulation W: Transactions Between Member Banks and Their Affiliates
6072	Regulation W: Bank-Related Organizations

<i>Section</i>	<i>Title</i>
6074	Regulation W: Investment-Funds Support
6080	Regulation Y: Prohibitions Against Tying Arrangements
	INTERNATIONAL
7010	International—Glossary
7020	International—Loan Portfolio Management
7030	International—Loans and Current Account Advances
7040	International—Country Risk and Transfer Risk
7050	International—Financing Foreign Receivables
7060	International—Banker's Acceptances
7070	International—Due from Banks—Time
7080	International—Letters of Credit
7090	International—Guarantees Issued
7100	International—Foreign Exchange
7110	International—Purchases, Sales, Trading, Swaps, Rentals, and Options of LDC Assets
	STATUTES ADMINISTERED BY THE FEDERAL RESERVE
8000	Statutes Administered by the Federal Reserve