



Risk Management Manual of Examination Policies

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**Complete Manual (ZIP)** (<https://www.fdic.gov/risk-management-manual-examination-policies/complete-manual>) , **Complete Manual (PDF)** (<https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/risk-management-manual-complete.pdf>)

## Current Year Updates:

(includes redline versions of updated manual sections)

**March 2025 Updates Only (ZIP)** (<https://www.fdic.gov/risk-management-manual-examination-policies/march-2025-updates-only>)

## Prior Year Updates:

**November 2024 Updates Only (ZIP)** (<https://www.fdic.gov/risk-management-manual-examination-policies/november-2024-updates-only>)

**October 2024 Updates Only (ZIP)** (<https://www.fdic.gov/risk-management-manual-examination-policies/october-2024-updates-only-zip>)

**July 2024 Updates Only (ZIP)** (<https://www.fdic.gov/risk-management-manual-examination-policies/july-2024-updates-only-zip>)

**April 2024 Updates Only (ZIP)** (<https://www.fdic.gov/risk-management-manual-examination-policies/april-2024-updates-only-zip>)

**March 2024 Updates Only (ZIP)** (<https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/2024-03-updates.zip>)

**January 2024 Updates Only (ZIP)** (<https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/2024-01-updates.zip>)

**PDF Help** (<https://www.fdic.gov/acrobat.html>)

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[Index \(PDF\) \(https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/manual-examinations-index.pdf\)](https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/manual-examinations-index.pdf)

Part I: Basic Examination Concepts and Guidelines

Part II: CAMELS

Part III: Other Examination Issues

Part IV: Administrative and Enforcement Actions

Part V: Examination Reports

Part VI: Appendix - Examination Processes and Tools

## Part I: Basic Examination Concepts and Guidelines

| Section | Title   | Audio <sup>(Note 1)</sup>   | Run Time<br>(Hrs/Mins) | Last<br>Updated |
|---------|---|---|------------------------|-----------------|
| 1.1     | Basic Examination Concepts and Guidelines (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section1-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section1-1.pdf</a> ) | Audio ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-1-1">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-1-1</a> ) | 02:17                  | 03/2022         |

## Part II: CAMELS

| Section | Title   | Audio <sup>(Note 1)</sup>   | Run Time<br>(Hrs/Mins) | Last<br>Updated |
|---------|---|---|------------------------|-----------------|
| 2.1     | Capital (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section2-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section2-1.pdf</a> )                 | Audio ( <a href="https://www.fdic.gov/media/25366">https://www.fdic.gov/media/25366</a> )   | 01:36                  | 08/2022         |
| 3.1     | Asset Quality (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-1.pdf</a> )           | Audio ( <a href="https://www.fdic.gov/media/25371">https://www.fdic.gov/media/25371</a> )   | 00:06                  | 01/2024         |
| 3.2     | Loans (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-2.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-2.pdf</a> )                   | Audio ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-3-2">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-3-2</a> ) | 08:03                  | 07/2024         |
| 3.3     | Securities (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-3.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-3.pdf</a> )              | Audio ( <a href="https://www.fdic.gov/media/25376">https://www.fdic.gov/media/25376</a> )   | 01:27                  | 03/2024         |
| 3.4     | Cash and Due from Banks (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-4.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-4.pdf</a> ) | Audio ( <a href="https://www.fdic.gov/media/25381">https://www.fdic.gov/media/25381</a> )   | 00:25                  | 03/2012         |

| Section | Title  | Audio <sup>(Note 1)</sup>   | Run Time<br>(Hrs/Mins) | Last Updated |
|---------|--|---|------------------------|--------------|
| 3.5     | Premises and Equipment (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-5.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-5.pdf</a> )       | Audio ( <a href="https://www.fdic.gov/media/25386">https://www.fdic.gov/media/25386</a> ) | 00:24                  | 12/2019      |
| 3.6     | Other Real Estate (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-6.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-6.pdf</a> )            | Audio ( <a href="https://www.fdic.gov/media/25391">https://www.fdic.gov/media/25391</a> ) | 00:22                  | 02/2023      |
| 3.7     | Other Assets and Liabilities (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-7.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-7.pdf</a> ) | Audio ( <a href="https://www.fdic.gov/media/25396">https://www.fdic.gov/media/25396</a> ) | 00:48                  | 03/2025      |
| 3.8     | Off-Balance Sheet Activities (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-8.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-8.pdf</a> ) | Audio ( <a href="https://www.fdic.gov/media/25401">https://www.fdic.gov/media/25401</a> ) | 00:31                  | 06/2019      |
| 4.1     | Management (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section4-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section4-1.pdf</a> )                   | Audio ( <a href="https://www.fdic.gov/media/25406">https://www.fdic.gov/media/25406</a> ) | 01:42                  | 03/2022      |

| Section | Title   | Audio <sup>(Note 1)</sup>   | Run Time<br>(Hrs/Mins) | Last<br>Updated |
|---------|---|---|------------------------|-----------------|
| 4.2     | Internal Routine and Controls (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section4-2.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section4-2.pdf</a> )           | Audio ( <a href="https://www.fdic.gov/media/25411">https://www.fdic.gov/media/25411</a> )   | 02:08                  | 03/2015         |
| 4.3     | Related Organizations (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section4-3.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section4-3.pdf</a> )                   | Audio ( <a href="https://www.fdic.gov/media/25416">https://www.fdic.gov/media/25416</a> )   | 01:51                  | 12/2004         |
| 4.4     | Fidelity and Other Indemnity Protection (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section4-4.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section4-4.pdf</a> ) | Audio ( <a href="https://www.fdic.gov/media/25421">https://www.fdic.gov/media/25421</a> )   | 00:36                  | 12/2004         |
| 4.5     | Violations of Laws and Regulations (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section4-5.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section4-5.pdf</a> )      | Audio ( <a href="https://www.fdic.gov/media/153131">https://www.fdic.gov/media/153131</a> ) | 00:20                  | 02/2019         |
| 4.6     | Miscellaneous Banking Activities (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section4-6.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section4-6.pdf</a> )        | Audio ( <a href="https://www.fdic.gov/media/153136">https://www.fdic.gov/media/153136</a> ) | 00:09                  | 12/2004         |

| Section | Title  | Audio <sup>(Note 1)</sup>   | Run Time<br>(Hrs/Mins) | Last<br>Updated |
|---------|--|---|------------------------|-----------------|
|         | examinations/examination-policies-manual/section4-6.pdf)   |   |                        |                 |
| 5.1     | Earnings (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section5-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section5-1.pdf</a> )                       | Audio ( <a href="https://www.fdic.gov/media/153141">https://www.fdic.gov/media/153141</a> )   | 0:41                   | 07/2018         |
| 6.1     | Liquidity and Funds Management (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section6-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section6-1.pdf</a> ) | Audio ( <a href="https://www.fdic.gov/media/153221">https://www.fdic.gov/media/153221</a> )   | 02:40                  | 04/2024         |
| 7.1     | Sensitivity to Market Risk (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section7-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section7-1.pdf</a> )     | Audio ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-7-1">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-7-1</a> ) | 02:00                  | 07/2018         |

## Part III: Other Examination Issues

| Section | Title  | Audio <sup>(Note 1)</sup>   | Run Time<br>(Hrs/Mins) | Last<br>Updated |
|---------|--|---|------------------------|-----------------|
| 8.1     | Bank Secrecy Act, Anti-Money Laundering and Office of Foreign Assets Control (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section8-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section8-1.pdf</a> ) | N/A   | N/A                    | 12/2004         |
| 9.1     | Bank Fraud and Insider Abuse (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section9-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section9-1.pdf</a> )   | Audio ( <a href="https://www.fdic.gov/media/153146">https://www.fdic.gov/media/153146</a> )   | 01:13                  | 04/1998         |
| 10.1    | Suspicious Activity and Criminal Violations (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section10-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section10-1.pdf</a> )                                | Audio ( <a href="https://www.fdic.gov/media/153151">https://www.fdic.gov/media/153151</a> )   | 01:04                  | 11/2017         |
| 11.1    | International Banking (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section11-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section11-1.pdf</a> )  | Audio ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-11-1">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-11-1</a> ) | 03:58                  | 01/2018         |

| Section | Title  | Audio <sup>(Note 1)</sup>   | Run Time<br>(Hrs/Mins) | Last Updated |
|---------|--|---|------------------------|--------------|
| 12.1    | Applications (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section12-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section12-1.pdf</a> ) | Audio ( <a href="https://www.fdic.gov/media/153171">https://www.fdic.gov/media/153171</a> ) | 02:07                  | 02/2002      |

## Part IV: Administrative and Enforcement Actions

| Section | Title   | Audio <sup>(Note 1)</sup>   | Run Time<br>(Hrs/Mins) | Last Updated |
|---------|---|---|------------------------|--------------|
| 13.1    | Informal Actions (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section13-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section13-1.pdf</a> )              | Audio ( <a href="https://www.fdic.gov/media/153176">https://www.fdic.gov/media/153176</a> ) | 00:11                  | 04/2016      |
| 14.1    | Civil Money Penalties (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section14-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section14-1.pdf</a> )         | Audio ( <a href="https://www.fdic.gov/media/153181">https://www.fdic.gov/media/153181</a> ) | 00:23                  | 11/2023      |
| 15.1    | Formal Administrative Actions (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section15-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section15-1.pdf</a> ) | Audio ( <a href="https://www.fdic.gov/media/153196">https://www.fdic.gov/media/153196</a> ) | 01:03                  | 03/2024      |



## Part V: Examination Reports

| Section | Title  | Audio <sup>(Note 1)</sup>   | Run Time<br>(Hrs/Mins) | Last<br>Updated |
|---------|--|---|------------------------|-----------------|
| 16.1    | Report of Examination Instructions (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section16-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section16-1.pdf</a> )                 | Audio ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-16-1">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-16-1</a> ) | 03:38                  | 04/2024         |
| 16.2    | Report of Examination Instructions – International (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section16-2.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section16-2.pdf</a> ) | Audio ( <a href="https://www.fdic.gov/media/153201">https://www.fdic.gov/media/153201</a> )   | 00:51                  | 01/2018         |
| 17.1a   | Bank of Anytown – Current Expected Credit Losses (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section17-1a.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section17-1a.pdf</a> ) | N/A   | N/A                    | 01/2022         |

| Section | Title  | Audio <sup>(Note 1)</sup>   | Run Time<br>(Hrs/Mins) | Last<br>Updated |
|---------|--|---|------------------------|-----------------|
| 17.1b   | Bank of Anytown – Non-Current Expected Credit Losses (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section17-1b.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section17-1b.pdf</a> ) | N/A   | N/A                    | 01/2022         |
| 17.2    | Bank of Anytown – International (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section17-2.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section17-2.pdf</a> )                        | N/A   | N/A                    | 01/2018         |
| 18.1    | Report of Investigation Instructions (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section18-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section18-1.pdf</a> )                   | Audio ( <a href="https://www.fdic.gov/media/153211">https://www.fdic.gov/media/153211</a> ) | 01:05                  | 12/2004         |
| 19.1    | Bank of Anytown – Report of Investigation (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section19-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section19-1.pdf</a> )              | N/A   | N/A                    | 02/2002         |

## **Part VI: Appendix - Examination Processes and**

# Tools

| Section | Title   | Audio <sup>(Note 1)</sup>   | Run Time<br>(Hrs/Mins) | Last<br>Updated |
|---------|---|---|------------------------|-----------------|
| 20.1    | Risk-Focused, Forward-Looking Safety and Soundness Supervision (PDF)<br>( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section20-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section20-1.pdf</a> ) | Audio ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-20-1">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-20-1</a> ) | 00:32                  | 04/2021         |
| 21.1    | Examination Planning (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section21-1.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section21-1.pdf</a> )  | Audio ( <a href="https://www.fdic.gov/risk-management-manual-examination-policies/section-21-1-0">https://www.fdic.gov/risk-management-manual-examination-policies/section-21-1-0</a> )   | 00:42                  | 10/2024         |
| 21.2    | Supervisory Planning – Continuous Examinations (PDF) ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section21-2.pdf">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section21-2.pdf</a> )                    | Audio ( <a href="https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-21-2">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section-21-2</a> ) | 00:20                  | 05/2023         |

| Section | Title   | Audio <sup>(Note 1)</sup> | Run Time<br>(Hrs/Mins) | Last<br>Updated |
|---------|---|---------------------------|------------------------|-----------------|
| 22.1    | Examination Documentation Modules ( <a href="https://www.fdic.gov/risk-management-manual-examination-policies/section-221-examination-documentation-modules">https://www.fdic.gov/risk-management-manual-examination-policies/section-221-examination-documentation-modules</a> ) | N/A                       | N/A                    | 11/2024         |
| 23.1    | <i>Reserved for Future Documents</i>  | N/A                       | N/A                    | N/A             |

(Note 1) The MP3 files may not be complete copies of the PDF files due to the exclusion of charts and tables that do not convert well to audio presentations. Therefore, the content in the PDF version takes precedence over the content in the Audio version.

Last Updated: March 27, 2025