



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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[Table of Contents \(PDF\) \(https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/manual-examinations-toc.pdf\)](https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/manual-examinations-toc.pdf)  
[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 (Note 1)	Run Time (Hrs/Mins)	Last 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/section1-1">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section1-1</a> )	02:17	03/2022

## Part II: CAMELS

Section	Title	Audio <sup>(Note 1)</sup>	Run Time (Hrs/Mins)	Last 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/section3-2">https://www.fdic.gov/resources/supervision-and-examinations/examination-policies-manual/section3-2</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

Section	Title	Audio <sup>(Note 1)</sup>	Run Time (Hrs/Mins)	Last Updated
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
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

Section	Title	Audio <sup>(Note 1)</sup>	Run Time (Hrs/Mins)	Last Updated
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
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

Section	Title	Audio <sup>(Note 1)</sup>	Run Time (Hrs/Mins)	Last Updated
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
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 (Hrs/Mins)	Last 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 (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 (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 (Hrs/Mins)	Last 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
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

Section	Title	Audio <sup>(Note 1)</sup>	Run Time (Hrs/Mins)	Last Updated
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 (Hrs/Mins)	Last Updated
20.1	Risk-Focused, Forward-Looking Safety and Soundness Supervision (PDF) ( <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
22.1	Examination Documentation Modules ( <a href="https://www.fdic.gov/risk-management-manual-examination-policies/">https://www.fdic.gov/risk-management-manual-examination-policies/</a> )	N/A	N/A	11/2024

Section	Title	Audio <sup>(Note 1)</sup>	Run Time (Hrs/Mins)	Last Updated
	section-221-examination-documentation-modules)			
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