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## Risk Management Manual of Examination Policies

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## Part I: Basic Examination Concepts and Guidelines

Section	Title	Audio (Note 1)	Run Time (Hrs/Mins)	Last Updated
1.1	<a href="#">Basic Examination Concepts and Guidelines (PDF)</a>	<a href="#">Audio</a>	02:17	03/2022

## Part II: CAMELS

Section	Title	Audio (Note 1)	Run Time (Hrs/Mins)	Last Updated
2.1	<a href="#">Capital (PDF)</a>	<a href="#">Audio</a>	01:36	08/2022
3.1	<a href="#">Asset Quality (PDF)</a>	<a href="#">Audio</a>	00:06	01/2024
3.2	<a href="#">Loans (PDF)</a>	<a href="#">Audio</a>	08:03	07/2024
3.3	<a href="#">Securities (PDF)</a>	<a href="#">Audio</a>	01:27	03/2024
3.4	<a href="#">Cash and Due from Banks (PDF)</a>	<a href="#">Audio</a>	00:25	03/2012

3.5	<a href="#">Premises and Equipment (PDF)</a>	<a href="#">Audio</a>	00:24	12/2019
3.6	<a href="#">Other Real Estate (PDF)</a>	<a href="#">Audio</a>	00:22	02/2023
3.7	<a href="#">Other Assets and Liabilities (PDF)</a>	<a href="#">Audio</a>	00:48	03/2025
3.8	<a href="#">Off-Balance Sheet Activities (PDF)</a>	<a href="#">Audio</a>	00:31	06/2019
4.1	<a href="#">Management (PDF)</a>	<a href="#">Audio</a>	01:42	03/2022
4.2	<a href="#">Internal Routine and Controls (PDF)</a>	<a href="#">Audio</a>	02:08	03/2015
4.3	<a href="#">Related Organizations (PDF)</a>	<a href="#">Audio</a>	01:51	12/2004
4.4	<a href="#">Fidelity and Other Indemnity Protection (PDF)</a>	<a href="#">Audio</a>	00:36	12/2004
4.5	<a href="#">Violations of Laws and Regulations (PDF)</a>	<a href="#">Audio</a>	00:20	02/2019
4.6	<a href="#">Miscellaneous Banking Activities (PDF)</a>	<a href="#">Audio</a>	00:09	12/2004
5.1	<a href="#">Earnings (PDF)</a>	<a href="#">Audio</a>	0:41	07/2018

6.1	<a href="#">Liquidity and Funds Management (PDF)</a>	<a href="#">Audio</a>	02:40	04/2024
7.1	<a href="#">Sensitivity to Market Risk (PDF)</a>	<a href="#">Audio</a>	02:00	07/2018

## Part III: Other Examination Issues

Section	Title	Audio (Note 1)	Run Time (Hrs/Mins)	Last Updated
8.1	<a href="#">Bank Secrecy Act, Anti-Money Laundering and Office of Foreign Assets Control (PDF)</a>	N/A	N/A	12/2004
9.1	<a href="#">Bank Fraud and Insider Abuse (PDF)</a>	<a href="#">Audio</a>	01:13	04/1998
10.1	<a href="#">Suspicious Activity and Criminal Violations (PDF)</a>	<a href="#">Audio</a>	01:04	11/2017
11.1	<a href="#">International Banking (PDF)</a>	<a href="#">Audio</a>	03:58	01/2018
12.1	<a href="#">Applications (PDF)</a>	<a href="#">Audio</a>	02:07	02/2002

## Part IV: Administrative and Enforcement Actions

Section	Title	Audio (Note 1)	Run Time (Hrs/Mins)	Last Updated
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13.1	<a href="#">Informal Actions (PDF)</a>	<a href="#">Audio</a>	00:11	04/2016
14.1	<a href="#">Civil Money Penalties (PDF)</a>	<a href="#">Audio</a>	00:23	11/2023
15.1	<a href="#">Formal Administrative Actions (PDF)</a>	<a href="#">Audio</a>	01:03	03/2024

## Part V: Examination Reports

Section	Title	Audio (Note 1)	Run Time (Hrs/Mins)	Last Updated
16.1	<a href="#">Report of Examination Instructions (PDF)</a>	<a href="#">Audio</a>	03:38	04/2024
16.2	<a href="#">Report of Examination Instructions – International (PDF)</a>	<a href="#">Audio</a>	00:51	01/2018
17.1a	<a href="#">Bank of Anytown – Current Expected Credit Losses (PDF)</a>	N/A	N/A	01/2022
17.1b	<a href="#">Bank of Anytown – Non-Current Expected Credit Losses (PDF)</a>	N/A	N/A	01/2022
17.2	<a href="#">Bank of Anytown – International (PDF)</a>	N/A	N/A	01/2018

18.1	<a href="#">Report of Investigation Instructions (PDF)</a>	<a href="#">Audio</a>	01:05	12/2004
19.1	<a href="#">Bank of Anytown – Report of Investigation (PDF)</a>	N/A	N/A	02/2002

## Part VI: Appendix – Examination Processes and Tools

Section	Title	Audio (Note 1)	Run Time (Hrs/Mins)	Last Updated
20.1	<a href="#">Risk-Focused, Forward-Looking Safety and Soundness Supervision (PDF)</a>	<a href="#">Audio</a>	00:32	04/2021
21.1	<a href="#">Examination Planning (PDF)</a>	<a href="#">Audio</a>	00:42	10/2024
21.2	<a href="#">Supervisory Planning – Continuous Examinations (PDF)</a>	<a href="#">Audio</a>	00:20	05/2023
22.1	<a href="#">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

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Section 22.1: Examination Documentation Modules

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