REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#2 – ALLOWANCE FOR LOAN AND LEASE LOSSES

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF. ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
Federal Reserve Laws & Regulations				
POLICY ISSUANCES				
Department Policy Memorandum				
FDIC Issuances				
FIL-39-2016 Interagency Guidance on the New Accounting Standard on Financial Instruments – Credit Losses (6/17/2016)	✓			
FIL-50-2013 Troubled Debt Restructurings Interagency Supervisory Guidance (10/24/13) Guidance	✓			
PR-15-2012 Agencies Issue Guidance on Junior Lien Loan Loss Allowances (01/31/2012) Guidance	✓			
FIL-67-2009 Final Rule for Mortgages Modified Under the Making Home Affordable Program (11/27/2009)	✓			
FIL-43-2009 Allowances for Loan and Lease Losses in the Current Economic Environment: Loans Secured by Junior Liens on 1-4 Family Residential Properties (08/03/2009)	✓			
PR-115-2006 Interagency Policy Statement on the Allowance for Loan and Lease Losses and Frequently Asked Questions (12/12/2006)	✓			
Federal Reserve Issuances				
SR 16-12 Interagency Guidance on the New Accounting Standard on Financial Instruments – Credit Losses (6/17/2016)			✓	
SR 13-17 Interagency Supervisory Guidance Addressing Certain Issues Related to Troubled Debt Restructurings (10/24/13)			✓	

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#2 – ALLOWANCE FOR LOAN AND LEASE LOSSES

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF. ONLY
SR 12-3 Interagency Guidance on Allowance Estimation Practices for Junior Lien Loans and Lines of Credit (1/31/2012)				
SR 07-1 Interagency Guidance on Concentrations in Commercial Real Estate (1/4/2007)				
SR 06-17 Interagency Policy Statement on the Allowance for Loan and Lease Losses (ALLL)				
SR 06-15 Interagency Guidance on Nontraditional Mortgage Product Risks (12/13/2006)				
SR 05-11 Interagency Credit Risk Management Guidance for Home Equity Lending (5/16/2005)				
SR 03-1 Account Management and Loss Allowance Methodology for Credit Card Lending (1/8/2003)				
SR 01-17 Final Interagency Policy Statement on Allowance for Loan and Lease Losses (ALLL) Methodologies and Documentation for Banks and Savings Institutions (7/6/2001)				
SR 01-4 Guidance on Supervision of Subprime Lending (1/31/2001)				
SR 95-38 Supervisory Guidance Related to FASB Statement No. 114 (6/26/1995)				
SR 92-39– Notification to State Member Banks on Federal Reserve Confirmation of Charge-offs Declared for Tax Purposes (10/1992)			✓	
Comptroller of the Currency Issuances				
OCC 2001-37 -Policy Statement on Allowance for Loan and Lease Losses Methodologies and Documentation for Banks and Savings Institutions (7/20/2001)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
News Release – FASB issues Accounting Standards Update (ASU) No. 2016-13, Financial Instruments – Credit losses (Topic 326) Measurement of Credit Losses on Financial Instruments (6/16/2016) Additional Resources include:	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#2 – ALLOWANCE FOR LOAN AND LEASE LOSSES

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF. ONLY
FASB in Focus – June 16, 2016				
FASB Understanding Costs and Benefits – June 16, 2016				
Credit Losses: Why a New Credit Losses Standard? (Video)				
News Release FASB Votes to Proceed with Final Standard on Credit Losses (4/27/2016)				
FASB issued Accounting Standards Update (Update) No. 2011-02, Receivables (Topic 310): A Creditor's Determination of Whether a Restructuring Is a Troubled Debt Restructuring. (04/05/2011)	✓			
FASB Accounting Standards Codification™ (07/01/2009)	✓			
FAS 5 – Accounting for Contingencies (Topic 450 Contingencies)	✓			
FAS 114 – Accounting by Creditors for Impairment of a Loan (ASC Topic 310 – Receivables)	✓			
FAS 118 – Accounting by Creditors for Impairment of a Loan – Income Recognition and Disclosures (ASC Topic 310 - Receivables)	✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#3 – AUDIT

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
12 CFR 363 – Annual Independent Audits and Reporting Requirements	✓			
12 CFR 364 – Standards for Safety and Soundness		✓		
Federal Reserve Laws & Regulations				
12 CFR 208 (Regulation H) – Standards for Safety and Soundness			✓	
U.S. Code				
15 USC 7201 – 7266 – Sarbanes Oxley Act	✓			
POLICY ISSUANCES				
Department Policy Memorandum				
SM 1012 – Communication with External Auditors (7/31/1996)	✓			
FDIC Issuances				
FIL-33-2009 Annual Audit and Reporting Requirements Final Amendments to Part 363 (06/23/2009)	✓			
FIL 5-2008 Internal Control Attestation Standards for Independent Auditors (02/01/2008)	✓			
PR 11-2006 Federal Financial Regulatory Agencies Issue Interagency Advisory on External Auditor Limitation of Liability Provisions (02/03/2006)	✓			
FIL-119-2005 Annual Independent Audits and Reporting Requirements: Amendments to Part 363 (11/28/2005)	✓			
FIL 122-2004 Annual Audit and Reporting Requirements - Internal Control Attestation Standards for Independent Auditors (11/17/2004)	✓			
FIL 66-2003 Disciplinary Actions Against Accountants Performing Section 36 Audit Services (8/18/2003)	✓			
FIL 21-2003 Interagency Policy Statement on the Internal Audit Function and Its Outsourcing (3/17/2003)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#3 – AUDIT

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL 17-2003 Corporate Governance, Audits, and Reporting Requirements (3/5/2003)	✓			
FIL 96-99 Policy Statement on External Auditing Programs of Banks and Savings Associations (10/25/1999)	✓			
FIL 49-95 Interagency Guidelines Establishing Standards for Safety and Soundness (7/31/1995)	✓			
Federal Reserve Issuances				
SR 13-1 Supplemental Policy Statement on the Internal Audit Function and Its Outsourcing (1/23/13)	✓			
SR 03-8 Statement on Application of Recent Corporate Governance Initiatives to Non-Public Banking Organizations (5/5/2003)			✓	
SR 03-5 Amended Interagency Guidance on the Internal Audit Function and its Outsourcing (4/22/2003)			✓	
SR 96-37 CEO Letter Re: Supervisory guidance on Required Absences from Sensitive Positions (12/20/1996)			✓	
FFIEC Issuances				
Comptroller of the Currency Issuances				
Internal and External Audits Handbook (04/2003)				✓
Internal Controls Handbook (01/2001)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
FASB Accounting Standards Codification™ (07/01/2009)	✓			
OTHER RELATED MATERIAL				
Sarbanes-Oxley Act of 2002	✓			
SEC Spotlight on Sarbanes Oxley Rulemaking and Reports				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#4 – LIQUIDITY/BORROWED FUNDS

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CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Other Texas Statutes				
Local Government Code, Title 4, Chapter 105 – Depositories for Municipal Funds				✓
Chapter 2256 of the Government Code – Public Funds Investment Act				✓
Chapter 2257 of the Government Code – Collateral for Public Funds				✓
Education Code, Title 2, Chapter 45 – School District Funds				✓
Texas Administrative Code				
FDIC Laws & Regulations				
Section 18(j) of the FDI Act – Restrictions on Transactions with Affiliates and Insiders		✓		
Federal Reserve Laws & Regulations				
Sections 23A & B of the Federal Reserve Act – Restrictions on Transactions with Affiliates			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
FDIC Issuances				
FIL-42-2016 Frequently Asked Questions on Identifying, Accepting and Reporting Brokered Deposits (6/30/2016)	✓			
PR-74-2014 Federal Banking Regulators Finalize Liquidity Coverage Ratio (09/03/2014) See also: FIL-46-2014: Liquidity Coverage Ratio: Final Rule	✓			
PR 37-2012 Agencies Clarify Effective Date for Section 716 of the Dodd-Frank Act (03/30/2012)	✓			
FIL-13-2010 Funding and Liquidity Risk Management (4/5/2010)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
PR-55-2010 Federal Banking Agencies Issue Policy Statement on Funding and Liquidity Risk Management (03/17/2010)	✓			
FIL-69-2009 Process for Determining if an Institution Subject to Interest-Rate Restrictions is Operating in a High Rate Area (12/04/2009)	✓			
Section 337.6 Brokered Deposit Restrictions and Deposit Rate Limits-Questions and Answers (11/30/2009)				✓
FIL-62-2009 Determining Conformance With Interest Rate Restrictions for Less Than Well Capitalized Institutions (11/03/2009)	✓			
FIL-48-2009 Transaction Account Guarantee Extension (08/27/2009)	✓			
FIL-37-2009 Proposed Interagency Guidance on Funding and Liquidity Risk Management (06/30/2009)	✓			
FIl-25-2009 Interest Rate Restrictions on Institutions that are Less than well Capitalized (05/29/2009)	✓			
FIL-24-2009 Consideration of the Special Assessment When analyzing and Rating Financial Institutions (05/24/2009)				✓
FIL-15-2009 Changes to Debt Guarantee Program Reporting Requirements (03/23/2009)	✓			
FIL-13-2009 The Use of Volatile or Special Funding Sources by Financial Institutions That are in a Weakened Condition (03/03/2009)	✓			
FIL-11-2009 Modification of Temporary Liquidity Guarantee Program (TLGP) – Interim Final Rule on Mandatory Convertible Debt Under the TLGP (03/02/2009)	✓			
PR-110-2008 FDIC Extends Opt-Out Deadline for Participation in the Temporary Liquidity Guarantee Program (11/03/2008)	✓			
PR-105-2008 FDIC Issues Interim Rule to Implement the Temporary Liquidity Guarantee Program (10/23/2008)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-103-2008 Temporary Liquidity Guarantee Program (10/15/2008)	✓			
FIL-84-2008 Liquidity Risk Management (08/26/2008)		✓		
FIL 59-2003/SR 03-15: Use of the Federal Reserve's Primary Credit Program in Effective Liquidity Management (7/23/2003)	✓			
FIL 22-98 Policy on Repurchase Agreements of Depository Institutions with Securities Dealers and Others (Revised 2-98)	✓			
Federal Reserve Issuances				✓
FedLinks Bulletin - FedLinks: Connecting Policy with Practice bulletin titled "Supervisory Expectations for Contingency Funding Plans" (9/2014)				
Press Release - Annual Indexing of Reserve Requirement Exemption Amount and Low Reserve Tranche for 2014 (11/5/2013)			✓	
Press Release - Federal Reserve Board Announces Agreement with Treasury Department Regarding Credit Protection for the Term Asset-Backed Securities Loan Facility (TALF) (01/15/2013)	✓			
Press Release - Federal Reserve Approves Final Rule to Simplify Administration of Reserve Requirements and Reduce Costs for Depository Institutions and Federal Reserve Banks (04/05/2012)	✓			
Press Release - Annual Adjustments for Reserve Calculations and Deposit Reporting, Regulation D (10/26/2011)	✓			
SR 11-7 Guidance on Model Risk Management (04/04/2011)			✓	
Federal Reserve Approves Modifications to the Terms of Its Discount Window Lending Programs (02/18/2010)	✓			
FR Announces New Schedule of Margins Applicable for Collateral Pledged by Depository Institutions (08/19/2009)	✓			
Federal Reserve and Treasury Announce Extension to Term Asset-Backed Securities Loan Facility (08/17/2009)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Certain High Quality Commercial Mortgage-backed Securities will become Eligible Collateral Under the Term Asset-Backed Securities Loan Facility (TALF) (05/19/2009)	✓			
Press Release Eligible Collateral for Loans Extended by the Term Asset-Backed Loan Facility (TALF) is Expanded (03/19/2009)	✓			
Treasury and Federal Reserve Announce Launch of Term Asset-Backed Securities Loan Facility (TALF) (03/03/2009)	✓			
Federal Reserve Releases Additional Terms and Conditions of the Term Asset-Backed Securities Loan Facility (TALF) (02/06/2009)	✓			
Federal Reserve Extends through October 30-, 2009, its Existing Liquidity Programs that were Scheduled to Expire on April 30, 2009 (02/03/2009)	✓			
FR Board Announces Final Rules Pertaining to the Asset-Backed Commercial Paper Money Market Fund Liquidity Facility, Regulations H, W, and Y (01/30/2009)	✓			
Press Release FR Board Announces That it Will Begin to Pay Interest on Depository Institutions' Required and Excess Reserve Balances (10/06/2008)			✓	
Federal Reserve Board Announces Two Enhancements to its Programs to Provide Liquidity to Markets (09/19/2008)	✓			
FRB Approves Two Interim Final Rules in Connection With Initiative to Provide Liquidity to Markets by Extending Loans to Banking Organizations to Finance Their Purchases of High-Quality Asset-Backed Commercial Paper (ABCP) from Money Market Mutual Funds (09/19/2008)	✓			
SR 01-8 Supervisory Guidance on Complex Wholesale Borrowings (04/05/2001)				✓
FFIEC Issuances				
Comptroller of the Currency Issuances				
NR 2008-93 The Joint Forum paper entitled, "Credit Risk Transfer – Developments from 2005 to 2007" (07/31/2008)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
OTHER RELATED MATERIAL *IRS Revenue Procedure 2012-24: Implementation of Nonresident Alien Deposit Interest Regulations (05/14/2012)*	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Business Organizations Code				
Sec. 21.302 – Authority for Distributions	✓			
Texas Finance Code				
Sec. 31.002(a)(9)(10) – "Capital Definitions – "Certified Surplus"	✓			
Sec. 32.101 – Amendment or Restatement of State Bank Articles of Incorporation	✓			
Sec. 32.103 – Change in Outstanding Capital and Surplus	✓			
Sec. 32.104 – Capital Notes or Debentures	✓			
Sec. 33.001 – Acquisition of Control	✓			
Sec. 34.102 – Transactions in Bank Shares or Participation Shares	✓			
Texas Administrative Code				
FDIC Laws & Regulations				
FDICIA 12 USC 1831o(d)(1)&(2) – Capital Distributions Restricted and Management Fees Restricted	✓			
12 CFR 325 – Capital Maintenance Subpart A – Minimum Capital Requirements and Subpart B – Prompt Corrective Action	✓			
12 CFR 335 – Securities of Nonmember Banks		✓		
Federal Reserve Laws & Regulations				
12 USC 56 – Prohibition on Withdrawal of Capital; Unearned Dividends			✓	
12 USC 60 – Dividends			✓	
12 USC 324 – Laws Applicable Upon Becoming Members			✓	
12 CFR 208 (Regulation H) Subpart D –Prompt Corrective Action			✓	
12 CFR 208.43 – Capital Adequacy			✓	
Appendix A – Capital Adequacy Guidelines for State Member Banks: Risk-Based Measure			✓	

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Appendix E – Capital Adequacy Guidelines for State Member Banks: Market Risk Measure			✓	
12 CFR 225 (Regulation Y) – Bank Holding Companies and Change in Bank Control			✓	
Appendix D – Capital Adequacy Guidelines for Bank Holding Companies and State Member Banks: Leverage Measure			✓	
12 CFR 217 (Regulation Q)- Capital Adequacy of Bank Holding Companies, Savings and Loan Holding Companies, and State Member Banks -Establishes minimum capital requirements and overall capital adequacy standards for Board-regulated institutions			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
Industry Notice 2015-3 Reminder: One-time Permanent Election Related to Accumulated Other Comprehensive Income (04/08/2015)	✓			
Industry Notice 2015-1 Key Regulatory Capital Regulation Change: Accumulated Other Comprehensive Income (AOCI) (1/15/2015)	✓			
SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors	✓			
SM 1009 – Business Plans and Strategic Planning	✓			
FDIC Issuances				
FIL-50-2015 Supervisory Guidance on the Capital Treatment of Certain Investments in Covered Funds (11/6/2015)	✓			
PR-86-2015 Agencies Finalize Swap Margin Rule (10/30/2015)	✓			
FIL-16-2015 Regulatory Capital Rules – Frequently Asked Questions (04/06/2015)	✓			
FIL-14-2015 and FIL-15-2015 Consolidated Reports of Condition and Income for First Quarter 2015(04/01/2015) and(04/06/2015)	✓			
FIL-12-2015 Regulatory Capital Rules: Accumulated Other Comprehensive Income (AOCI) Opt-Out Election (03/23/2015)	✓			
FIL-10-2015 Regulatory Capital Reporting Changes (Schedule RC-R of the Call Report) (2/23/15)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-7-2015 Regulatory Capital Tool for Securitization Exposures (2/11/2015)	✓			
PR -87-2014 FDIC Releases Economic Scenarios for 2015 Stress Testing (10/23/2014)	✓			
PR-76-2014 Agencies Adopt Supplementary Leverage Ratio Final Rule (09/03/2014) See also FIL-45-2014: Regulatory Capital Rules: Regulatory Capital, Revisions to the Supplementary Leverage Ratio	✓			
FIL-40-2014 *Regulatory Capital Rules: Requests from S-Corporation Banks for Dividend Exceptions to the Capital Conservation Buffer (07/21/2014)*	✓			
FIL-18-2014 Regulatory Capital, Implementation of Basel III, Capital Adequacy, Transition Provisions, Prompt Corrective Action, Standardized Approach for Risk-Weighted Assets, Market Discipline and Disclosure Requirements, Advanced Approaches Risk-Based Capital Rule, and Market Risk Capital Rule (04/25/2014)	✓			
PR-19-2014 Agencies Issue Final Dodd-Frank Act Stress Test Guidance for Medium-Sized Firms (03/05/2014) See Federal Reserve SR-14-3.	✓			
PR 102-2013 Agencies Release a Regulatory Capital Estimation Tool for Community Banks (11/19/2013)	✓			
FIL-32-2013 Regulatory Capital Rules: Advanced Approaches Risk-Based Capital Rule and Market Risk Capital Rule (7/9/2013)	✓			
Expanded Community Bank Guide to the New Capital Rule for FDIC-Supervised Banks (7/2013)				✓
New Capital Rule – Community Bank Guide (07/2013)Issued by FDIC, FRB, and OCC				✓
FIL-31-2013 Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Capital Adequacy, Transition Provisions, Prompt Corrective Action; Standardized Approach for Risk-Weighted Assets; Market Discipline and Disclosure Requirements (07/09/2013)	✓			
PR-60-2013 FDIC Board Approves Basel III Interim Final Rule and Supplementary Leverage Ratio Notice of Proposed Rulemaking (07/09/2013)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
PR-133-2012 FDIC Releases Stress Test Scenarios (11/15/2012)	✓			
PR-130-2012 Agencies Provide Guidance on Regulatory Capital Rulemakings (11/09/2012)	✓			
PR-116-2012 FDIC Approves Final Rules Regarding Large Bank Stress Tests and Large Bank Assessment Pricing and Releases An Update on the DIF Projections (10/09/2012)	✓			
PR-109-2012 Agencies Release a Regulatory Capital Estimation Tool to Assist in Assessing the Potential Effects of Recently Proposed Regulatory Capital Rules (09/24/2012)	✓			
FIL26-2012 Final Rule on Risk-Based Capital Standards: Market Risk (06/18/2012)	✓			
PR-68-2012 Agencies Seek Comment on Regulatory Capital Rules and Finalize Market Risk Rule (06/12/2012)	✓			
PR-54-2012 Agencies Clarify Supervisory Expectations for Stress Testing by Community Banks (05/14/2012)	✓			
PR-53-2012 Agencies Finalize Large Bank Stress Testing Guidance (05/14/2012)	✓			
PR-133-2011 Agencies Issue Guidance on the Federal Debt (08/05/2011)	✓			
FIL-48-2011 Final Rule on Advanced Capital Adequacy Framework—Basel II; Establishment of a Risk-Based Capital Floor (06/17/2011)	✓			
FIL-41-2011 Advanced Measurement Approach: Supervisory Guidance (06/03/2011)	✓			
FIL-7-2010 Clarification of the Risk Weights for FDIC Claims and Guarantees (02/26/2010)	✓			
PR-12-2010 Agencies Issue Final Rule for Regulatory Capital Standards Related to Statements of Financial Accounting Standards Nos. 166 and 167. (01/21/2010)	✓			
PR 230-2009 FDIC Board Finalizes Regulatory Capital Rule for Statements of Financial Accounting Standards (12/16/2009)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-67-2009 Final Rule for Mortgages Modified Under the Making Home Affordable Program (11/27/2009)	✓			
FIL-50-2009 Enhanced Supervisory Procedures for Newly Insured FDIC-Supervised Depository Institutions (08/28/2009)	✓			
FIL-24-2009 Consideration of the Special Assessment When analyzing and Rating Financial Institutions (05/24/2009)				✓
FIL-20-2009 Risk Management of Investments in Structured Credit Products (04/30/2009)	✓			
PR-FSB-2009 Interagency Statement on the Financial Stability Plan (02/11/2009)	✓			
PR-139-08 Agencies Approve Final Rule on Deduction of Goodwill from Tier 1 Capital (12/16/2008)	✓			
PR-108-2008 Agencies Announce Decision on Impact of Tax Change on Indirect Investments in Fannie Mae and Freddie Mac Preferred Stock (10/31/2008)	✓			
PR-102-2008 Agencies Announce Decision on Regulatory Capital Impact of Emergency Economic Stabilization Act of 2008 on Fannie Mae and Freddie Mac Preferred Stock (10/17/2008)	✓			
PR-59-2008 Agencies Issue Final Guidance on Supervisory Review Process (Pillar 2) Related to Implementation of Basel II Advanced Approaches Rule (07/15/2008)	✓			
PR-55-2008 Agencies Issue Statement on Basel II Advanced Approaches Qualification Process (07/08/2008)	✓			
PR- 50-2008 FDIC Board Approves Basel II-Based Standardized Approach Capital Proposal as an Alternative to the Current Rules (06/26/2008)	✓			
FIL-107-2007 Final Rule on Advanced Capital Adequacy Framework – Basel II (12/07/2007)	✓			
PR-116-2006 Interim Decision on Impact of FAS 158 on Regulatory Capital (12/14/2006)	✓			
FIL-17-2006 Capital Standards: Joint Final Rule on Securities Borrowing Transactions (02/22/2006)		✓		

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-12-2006 Hurricane Katrina Examiner Guidance: Interagency Supervisory Guidance for Institutions Affected by Hurricane Katrina (02/03/2006)	✓			
FIL-74-2005 Supervisory Guidance on the Eligibility of Asset-Backed Commercial Paper Liquidity Facilities and the Resulting Risk-Based Capital Treatment (8/04/2005)	✓			
FIL-26-2005 Capital Standards - Supervisory Guidance on the Use of Internal Risk Ratings for Assigning Risk-Based Capital on Exposures to Asset-Backed Commercial Paper Programs (3/2005)	✓			
FIL 46-2004 Capital Standards - Extension of Interim Final Rule Applicable to Sponsors of Asset-Backed Commercial Paper (ABCP) Programs Affected by "Financial Accounting Standards Board Interpretation No. 46, Consolidation of Variable Interest Entities" (4/26/2004)	✓			
FIL 80-96 Statement of Policy on the Use of Offering Circulars in Connection With the Public Distribution of Bank Securities (9-5-96)	✓			
FIL 59-95– Calculation of the Potential Exposure of Derivatives (9/8/1995)	✓			
Federal Reserve Issuances				
Press Release Federal Reserve Releases Supervisory Scenarios for 2016 CCAR and Dodd-Frank Stress Test Exercises (1/28/2016)			✓	
SR 15-19 Federal Reserve Supervisory Assessment of Capital Planning and Positions for Large and Noncomplex Firms(12/21/2015)			✓	
SR 15-15 Supervisory Concerns Related to Shareholder Protection Arrangements by Bank Holding Companies (12/3/2015)			✓	
Press Release Federal Reserve Board Approves Final Rule to Modify Capital Plan and Stress Testing Rules (11/25/2015)			✓	
SR 15-6 Regulatory Capital Rules FAQs (04/06/2015)			✓	
SR 15-4 Tool for Calculating Capital Requirements Using the Simplified Supervisory Formula Approach (2/13/2015)			✓	

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Press Release Agencies Announce Rules to Reflect ISDA Protocol in Regulatory Capital and Liquidity Coverage Ratio Rules (12/16/2014)	✓			
Press Release Federal Reserve Board Issues Final Rule to Implement Section 622 of the Dodd-Frank Act which generally prohibits a financial company from combining with another company if the ratio of the resulting company's liabilities exceeds 10 percent of the aggregate consolidated liabilities of all financial companies. (11/4/2014)	✓			
Press Release FRB Releases Supervisory Scenarios 2015 Capital Planning and Stress Testing (10/23/2014)	✓			
Press Release Federal Reserve Board Issues Final Rule to Modify Regulations for Capital Planning and Stress Testing and Released Instructions for 2015 Capital Planning Cycle (10/14/2014)	✓			
Press Release Federal Reserve Releases Results of Comprehensive Capital Analysis and Review (CCAR) (03/26/2014)	✓			
SR 14-3 Supervisory Guidance on Dodd-Frank Act Company-Run Stress Testing for Banking Organizations with Total Consolidated Assets of More Than $10 Billion but Less Than $50 Billion (03/06/2014) Guidance and Tables Comparing General Stress Testing Requirements, Reporting, and Expectations.	✓			
SR 13-23 Risk Transfer Considerations When Assessing Capital Adequacy – Supplemental Guidance on Consolidated Supervision Framework for Large Financial Institutions (SR letter 12-17/CA letter 12-14) (12/20/2013)	✓			
Press Release - Federal Reserve Board Issues Final Rule Aligning Market Risk Capital Rule with Basel III (12/6/2013)			✓	
Press Release - Federal Reserve Board Issues Interim Final Rules Clarifying How Companies Should Incorporate Basel III Reforms into Capital and Business Projections (09/24/2013)			✓	
New Capital Rule - Community Bank Guide (7/2013)				✓
Press Release - Federal Reserve Board Approves Final Rule to Help Ensure Banks Maintain Strong Capital Positions (7/9/2013)			✓	

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Press Release - Federal Reserve Board Economic and Financial Market Scenarios in Stress Test for Large Financial Institutions (11/15/2012)			✓	
Press Release – Federal Reserve Board Launches 2013 Capital Planning and Stress Testing Program (11/09/2012)			✓	
Press Release - Federal Reserve Board Approves Final Rule to Implement Changes to Market Risk Capital Rule (06/07/2012)	✓			
Press Release – Federal Reserve Board Issues Final Rule on Annual Capital Plans; Launches 2012 Review (11/22/2011)				
SR 11-8 Supervisory Guidance on Implementation Issues Related to the Advanced Measurement Approaches for Operational Risk (6/30/2011)				
SR 11-7 Guidance on Model Risk Management (04/04/ 2011)			✓	
SR 09-01 Application of the Market Risk Rule in Bank Holding Companies and State Member Banks (01/14/2009)			✓	
Press Release - Federal Reserve Board Adopts Interim Final Rule that Allows Bank Holding Companies to Include Senior Perpetual Preferred Stock Issued to the Treasury Department in their Tier 1 Capital (10/16/2008)			✓	
Press Release: Risk-Based Capital Treatment of Cash-Collateralized Securities Borrowing Transactions, Regulations H and Y (02/06/2006)			✓	
FFIEC Issuances				
Comptroller of the Currency Issuances				
OCC Bulletin 2015-22 Subordinated Debt: Guidelines and Sample Notes (04/03/2015)				✓
Advisory Letter 2003-1 Buy-Sell Agreements between Subchapter S Corporations and National Bank Directors (1/2/2003)				✓
U.S. Treasury Issuances				
Press Release U.S Treasury Releases Terms of Capital Assistance Program (02/25/2009)				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Press Release Secretary Geithner Introduces Financial Stability Plan (02/10/2009)				✓
Press Release Treasury Announces New Restrictions on Executive Compensation (02/04/2009)				✓
Press Release Treasury Releases Term Sheets for S Corps (01/14/2009)				✓
Press Release Treasury Announces TARP Capital Purchase Program Description (10/14/2008)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
ASU 2012-02 - Intangibles—Goodwill and Other (Topic 350): Testing Indefinite-Lived Intangible Assets for Impairment (07/27/2012) Related: FASB in FOCUS				✓
ASU-2011-08., Intangibles—Goodwill and Other (Topic 350): Testing Goodwill for Impairment. (09/15/2011)				✓
ASU-2010-02 Accounting Standards Update: Consolidation (Topic 810) Accounting and Reporting for Decreases in Ownership of a Subsidiary –a Scope Clarification (01/06/2010)				✓
ASU-2010-01 Accounting Standards Update: Equity (Topic 505) Accounting for Distributions to Shareholders with Components of Stock and Cash (A Consensus of that FASB Emerging Task Force) (01/05/2010)				✓
FASB No. 162 The Hierarchy of Generally Accepted Accounting Principles (05/09/2008) (Topic 105 Generally Accepted Accounting Principles)				✓
FSP FIN 48-1 Definition of Settlement in FASB Interpretation No. 48 (05/02/2007) (Topic 740 Income Taxes)				✓
FASB Statement No. 123 Accounting for Share-Based Payment (12/16/2004) See ASC Topic 718 Compensation – Stock Compensation				✓
FAS 109 – Accounting for Deferred Tax Assets. See ASC Topic 740 Income Taxes	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FAS 125 – Accounting for Transfers and Servicing of Financial Assets and Extinguishment of Liabilities (6/1996); See ASC Topic 860 Transfers and Servicing	✓			
FAS 150-Accounting for Certain Financial Instruments with Characteristics of both Liabilities and Equity (5/15/2003). See ASC Topic 480 Distinguishing Liabilities from Equity	✓			
OTHER RELATED MATERIAL				
CSBS Revised Regulatory Capital Rules, Part 324 (Basel III) – Job Aid for Examiners (11/2014)				✓
OCC Bulletin OCC 2012-18 Alternatives to the Use of External Credit Ratings in the Regulations of the OCC (06/28/2012)				✓
SEC GUIDANCE				
Jumpstart Our Business Startups Act: Frequently Asked Questions -- Changes to the Requirements for Exchange Act Registration and Deregistration (04/11/2012)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#6 – CASH, CASH ITEMS, AND CLEARINGS

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
12 CFR 326 – Minimum Security Devices & Procedures and Bank Secrecy Act Compliance for Insured State Nonmember Banks		✓		
31 CFR Chapter X – Financial Record Keeping and Reporting of Currency and Foreign Transactions	✓			
Federal Reserve Laws & Regulations				
12 CFR 208.63 (Regulation H) – Membership of State Banking Institutions in the Federal Reserve System, Procedures for Monitoring Compliance with the Bank Secrecy Act	✓			
12 CFR 210 (Regulation J) – Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfer through the Fedwire	✓			
12 CFR 216 (Regulation P) – Privacy of Consumer Financial Information			✓	
12 CFR 229 (Regulation CC)Availability of Funds and Collection of Checks	✓			
POLICY ISSUANCES				
Department Policy Memorandum				
LO 95-53 An out-of-state bank may conduct wire transfers as agent for a state bank without being considered a branch (12/12/1995)				✓
FDIC Issuances				
FIL 58-96 Guidelines for Monitoring Bank Secrecy Act Compliance (8/1/1996)		✓		
FIL 29-96 Bank Secrecy Act Compliance (5/14/1996)		✓		
Federal Reserve Issuances				
Press Release-Calculation of Reserve Requirements (10/1/2003)			✓	
Press Release-Amendments to Appendix A to Regulation CC (8/28/2003)			✓	
Press Release-Series of Amendments to Appendix A of Regulation CC (5/20/2003)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#6 – CASH, CASH ITEMS, AND CLEARINGS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Press Release and The Use and Counterfeiting of United States Currency Abroad (3/14/2003)	✓			
Operating Circular 3 *Collection of Cash Items and Returned Checks* **(***Effective 07/12/12) Operating Circular 3 applies to the handling of all cash items that we accept for forward collection and all returned checks that we accept for return.*		✓		
FFIEC Issuances				
Press Release – Check Clearing for the 21st Century – Compliance Infobase (10/12/2004)				✓
Comptroller of the Currency Issuances				
OCC 2003-26 Expedited Funds Availability Act (6/19/2003)				✓
OCC 2003-3 Bank Secrecy Act/Anti-Money Laundering (1/22/2003)				✓
OCC Bulletin 2002-42/2002-41/2002-37 Bank Secrecy Act/Anti-Money Laundering				✓
Money Laundering: A Banker's Guide to Avoiding Problems (12/2002)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				
USA PATRIOT Act, Sections 312, 314, and 326	✓			
Uniform Commercial Code (UCC), Chapter 3 – Commercial Paper	✓			
Uniform Commercial Code (UCC), Chapter 4 – Bank Deposits and Collections	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#7 – COLLECTIONS, CONSIGNED ITEMS, SAFEKEEPING, AND SAFE DEPOSIT

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Section 59.108 – Emergency Opening and Relocation	✓			
Section 59.109 – Delinquent Rental; Lien; Sale of Contents	✓			
Section 59.110 – Routing Number on Key	✓			
Texas Administrative Code				
7 TAC 3.35 – Safe Deposit Box Facilities	✓			
FDIC Laws & Regulations				
Federal Reserve Laws & Regulations				
31 CFR 317 – Regulations Governing Agencies for Issue of United States Savings bonds	✓			
POLICY ISSUANCES				
Department Policy Memorandum				
FDIC Issuances				
Federal Reserve Issuances				
FFIEC Issuances				
Comptroller of the Currency Issuances				
Banking Circular 58 – Coin and Bullion (11/1981)				✓
Banking Circular 58, Supplement #1 – Sale of Commemorative Coins (12/1983)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				
Treasury to End Over-the-Counter Sales of Paper U.S. Savings Bonds; Action Will Save $70 Million Over First Five Years (07/13/2011)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#8 – DEPOSITS, DORMANT ACCOUNTS, AND OFFICIAL CHECKS

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code *Chapter 34. Subchapter D – Deposits*	✓			
Texas Administrative Code				
Other Texas Statutes:				
Local Government Code, *Title 4, Chapter 105 – Depositories for Municipal Funds*				✓
Government Code, *Chapter 2256 – Public Funds Investment Act*				✓
Government Code, *Chapter 2257 – Collateral for Public Funds*	✓			
Education Code, *Title 2, Chapter 45 – School District Funds*				✓
Uniform Commercial Code *Chapter 4 – Bank Deposits and Collections*	✓			
Texas Property Code, *Title 6 – Unclaimed Property*	✓			
Business and Commerce Code, *Title 4, Chapter 35, Section 35.42 Reduction of Value or Expiration of Stored Value Card*	✓			
FDIC Laws & Regulations				
12 USC 371a –Part 329 Payment of Interest on Demand Deposits	✓			
12 CFR 330 – Deposit Insurance Coverage	✓			
12 CFR 337.3 – Limits on Extensions of Credit to Executive Officers, Directors, and Principal Shareholders of Insured Nonmember Banks		✓		
12 CFR 337.6 – Brokered Deposits	✓			
Federal Reserve Laws & Regulations *12 CFR 204 (Regulation D) – Reserve Requirement of Depository Institutions*	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#8 – DEPOSITS, DORMANT ACCOUNTS, AND OFFICIAL CHECKS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
12 CFR 215 (Regulation O) – Loans to Executive Officers, Directors, and Principal Shareholders			✓	
12 CFR 229 (Regulation CC) – Availability of Funds and Collection of Checks	✓			
POLICY ISSUANCES				
Department Policy Memorandum				
Legal Opinion 99-38 A "deputy" granted a right of access to a safe deposit box retains that right upon the death or incapacity of the lessee except to the extent the lease agreement explicitly provides otherwise (11/29/1999)	✓			
Legal Opinion 99-24 If a safe deposit box is opened without the lessee being present, one bank employee must be present who is a notary public (6/25/1999)	✓			
Legal Opinion 95-15 Remote Deposit Collections (3/13/1995)	✓			
FDIC Issuances				
FIL-35-2016 Interagency Guidance: Deposit-Reconciliation Practices (5/15/16)	✓			
FIL-17-2015 Guidance on Identifying, Accepting, and Reporting Brokered Deposits; Includes presentation. (4/17/15)	✓			
FIL-45-2012 Notice of Expiration: Temporary Unlimited Coverage for Noninterest-Bearing Transaction Accounts (11/05/2012)	✓			
FIL-38-2011 Deposit Insurance Notice Requirement Regarding the Payment of Interest on Demand Deposit Accounts (05/26/2011)	✓			
PR-247-2010 Temporary Unlimited Deposit Insurance Coverage for Noninterest-Bearing Transaction Accounts (11/09/2010)	✓			
PR-161-2010 – Basic FDIC Insurance Coverage Permanently Increased to $250,000 per Depositor (07/21/2010)	✓			
PR-139-2010 – FDIC Board Adopts Final Rule Extending Tag Program and Maintains Current Deposit Insurance Assessment Rates (06/22/2010)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#8 – DEPOSITS, DORMANT ACCOUNTS, AND OFFICIAL CHECKS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-29-2010 – Guidance on Deposit Placement and Collection Activities (06-07-2010)	✓			
FIL-53-2009 FDIC Deposit Insurance Coverage – Final Rule (09/09/2009)	✓			
FIL-22-2009 Extension of Temporary Increase in Standard Maximum Deposit Insurance Amount (05/22/2009)	✓			
FIL 141-2008 Revisions to Regulatory Reports Filed by FDIC-Insured Depository Institutions (12/11/2008)	✓			
FIL 129-2008 General Counsel's Opinion No. 8 – Stored Value Cards and Other Nontraditional Access Mechanisms (11/13/2008)	✓			
FIL 83-2006 Changes to FDIC Rule for Deposit Insurance Coverage (9/18/2006)	✓			
FIL 101-2005 Regulatory Relief – Information for Bankers in Hurricane Affected Areas (related to brokered deposit waivers) (10/07/2005)		✓		
FIL 14-95 New "Pass Through" Deposit Insurance Disclosure Rules (2/13/1995)	✓			
FIL 30-95 Payable Through Accounts (4/7/1995)		✓		
Federal Reserve Issuances				
Press Release - Federal Reserve Amends Debit Card Interchange Proposal to Consider Anti-Fraud Practices (07/27/2012)	✓			
Press Release - Federal Reserve Approves Final Rule to Simplify Administration of Reserve Requirements and Reduce Costs for Depository Institutions and Federal Reserve Banks (04/05/2012)	✓			
Press Release - Annual Adjustments for Reserve Calculations and Deposit Reporting, Regulation D (10/26/2011)	✓			
Press Release - Federal Reserve Issues Final Rule to Repeal Regulation Q, Which Prohibited The Payment of Interest on Demand Deposits (07/14/2011)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#8 – DEPOSITS, DORMANT ACCOUNTS, AND OFFICIAL CHECKS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Press Release - Federal Reserve Releases List of Institutions That are Subject To, and Exempt From, the Debit Card Interchange Fee Standards (07/12/2011)	✓			
Press Release - Federal Reserve Issues a Final Rule Establishing Standards for Debit Card Interchange Fees and Prohibiting Network Exclusivity Arrangements and Routing Restrictions (06/29/2011)	✓			
Press Release – Federal Reserve Announces Final Rule Regarding Effective Dates for Gift Card Rules (10/19/2010)	✓			
Press Release – Federal Reserve Implements Legislation Regarding Effective Dates for Gift Card Rules (08/11/2010)	✓			
Press Release- Federal Reserve Board Announces Final Rules to Restrict Fees and Expiration Dates on Gift Cards (03/23/2010)	✓			
Federal Reserve Opinion on Retail Sweep Accounts (05/2007)			✓	
FFIEC Issuances				
Press Release – Check Clearing for the 21st Century – Compliance Infobase (10/12/2004)				✓
Comptroller of the Currency Issuances				
OCC News Release 2004-81 – Community Developments Insights article on Remittances: A Gateway to Banking for Unbanked Immigrants (9/15/2004)				✓
OCC Advisory Letter 2004-6 – Payroll Card Systems (5/06/2004)				✓
OCC Banking Circular 148 – Service Charges on Dormant Accounts and Abandoned Property (9/25/1980)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				
IRS - Revenue Procedure 2012-24: Implementation of Nonresident Alien Deposit Interest Regulations (05/14/2012)	✓			
FDIC Guide on Deposit Insurance for Accounts Held by Government Depositors	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#9 – EARNINGS

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
12 USC 1817(a) – Reports of Condition; Access to Bank Examination Reports; Report to Independent Auditors	✓			
12 CFR 364 – Standards for Safety and Soundness		✓		
12 CFR 304.3 – Reports of Condition and Income		✓		
Federal Reserve Laws & Regulations				
12 CFR 208 (Regulation H) Subpart D – Standards for Safety and Soundness			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors	✓			
FDIC Issuances				
FIL-30-2010 Bargain Purchases and Assisted Acquisitions (06/07/2010)	✓			
PR-112-2010 FDIC Board Approves NPR Regarding Safe Harbor Protection for Securitizations (05/11/2010)	✓			
PR-208-2009 - Interim Final Rule to Provide a Transitional Safe Harbor for All Participations and Securitizations (11/13/2009)	✓			
FIL-63-2009 Prepaid Assessments – Final Rule (11/12/2009)	✓			
FIL-24-2009 Consideration of the Special Assessment When analyzing and Rating Financial Institutions (05/24/2009)				✓
FIL 91-96 Subchapter S – Election for Federal Income Taxes (10/29/1996)		✓		

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#9 – EARNINGS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Federal Reserve Issuances				
SR 11-7 Guidance on Model Risk Management (04/04/2011)			✓	
FFIEC Issuances				
FIL-7-2009 Revisions to the Consolidated Reports of Condition and Income for 2009 (01/30/2009)	✓			
FIL-44-2006 Effect of the Federal Deposit Insurance Reform Act on the Reports of Condition and Income (05/10/2006)	✓			
Memorandum: Summary of Changes to the March 31, 2006 UBPR (04/19/2006)	✓			
FIL-7-2006 Revisions to Reports of Condition and Income (Call Reports) (01/27/2006)	✓			
Press Release -Additional Guidance For Financial Institutions in Response to Hurricanes Katrina and Rita (10/06/2005)	✓			
Uniform Financial Institutions Rating System (12/19/1996)	✓			
Comptroller of the Currency Issuances				
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
ASU 2016-15 Statement of Cash Flows (Topic 230): Classification of Certain Cash Receipts and Cash Payments (8/2016)	✓			
ASU 2015-05 Accounting Standards Update No. 2015-05 – Intangibles – Goodwill and Other – Internal Use Software (Subtopic 350-40) Customer's Accounting for Fees Paid in a Cloud Computing Arrangement (04/15/2015)	✓			
ASU 2015-01 Accounting Standards Update No. 2015-01, Income Statement—Extraordinary and Unusual Items (Subtopic 225-20) (1/9/2015)	✓			
ASU 2011-12 FASB Defers Certain Aspects of Comprehensive Income (12/2011) (Topic 220)	✓			
ASU 2011-05 *Comprehensive Income (Topic 220): Presentation of Comprehensive Income (06/16/2011)*	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#9 – EARNINGS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
ASU 2010-18 *Receivables (Topic 310): Effect of a Loan Modification When the Loan Is Part of a Pool That Is Accounted for as a Single Asset—a consensus of the FASB Emerging Issues Task Force (04/28/2010)*	✓			
ASU No. 2009-12 Fair Value Measurements and Disclosures (Topic 820) - Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent) (09/2009)	✓			
ASU No. 2009-06 *– Income Taxes – Implementation Guidance on Accounting for Uncertainty in Income Taxes and Disclosure Amendments for Nonpublic Entities (09/2009) (*Topic 740*) –*	✓			
ASU No. 2009-05 *Fair Value Measurements and Disclosures – Measuring Liabilities at Fair Value (08/2009) (Topic 820)*	✓			
FASB Accounting Standards Codification™ (07/01/2009)				
FASB Issues Staff Position 141(R)-1, Accounting for Assets Acquired and Liabilities Assumed in a Business Combination That Arise from Contingencies (04/01/2009))(Topic 805 Business Combinations)	✓			
FASB No. 162 The Hierarchy of Generally Accepted Accounting Principles (Topic 105) (05/09/2008)	✓			
FASB No. 141(R), Business Combinations (Topic 805) (12/04/2007)	✓			
FASB No. 160, Noncontrolling Interests in Consolidated Financial Statements (12/04/2007) (Topic 810 Consolidation)	✓			
FSP FIN 48-1 Definition of Settlement in FASB Interpretation No. 48 (5/2/2007) (Topic 740 Income Taxes)	✓			
FASB No. 159 Fair Value Option for Financial Assets and Liabilities (2/15/2007) (Topic 825 Financial Instruments)	✓			
FASB Issue No. B40 Statement 133 Implementation Issues (1/17/2007) (Topic 815 Derivatives and Hedging)	✓			
FSP EITF 00-19-2 Accounting for Registration Payment Arrangements (12/21/2006) (Topic 825-20 Registration Payment Arrangements)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#9 – EARNINGS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FASB No. 157 Fair Value Measurements (09/15/2006) (Topic 820)	✓			
FASB Interpretation No. 48 Accounting for Uncertainty in Income Taxes (7/13/2006) (Topic 740)	✓			
FSP SOP 78-9-1 Accounting for Investments in Real Estate Ventures. (7/14/2005) Topic 970-810 Real Estate – Consolidation)	✓			
FSP APB 18-1 Accounting by an Investor for Its Proportionate Share of Accumulated Other Comprehensive Income of an Investee Accounted for under the Equity Method in Accordance with APB Opinion No. 18 upon a Loss of Significant Influence (7/12/2005) (Topic 323 Investments – Equity Method and Joint Ventures)	✓			
FSP FAS 150-5 Issuer's Accounting under FASB Statement No. 150 for Freestanding Warrants and Other Similar Instruments on Shares That Are Redeemable (6/29/2005))(Topic 480 Distinguishing Liabilities from Equity)	✓			
FASB Statement No. 154 – Accounting for Changes and Error Corrections, A Replacement of APB Opinion No. 20 and FASB Statement No. 3 (6/1/2005) (Topic 250)	✓			
FAS 91 – Accounting for Nonrefundable Fees and Costs Associated with Originating or Acquiring Loans and Initial Direct Costs of Leases Topic 310-20	✓			
FAS 109 – Accounting for Income Taxes (Topic 740)	✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#10 – FUNDS MANAGEMENT

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
Section 29 of the FDI Act – Deposit Broker Notification and Recordkeeping	✓			
Section 38 of the FDI Act – Provisions Applicable to All Institutions	✓			
12 CFR 325 – Subpart B – Prompt Corrective Action	✓			
12 CFR 337 – *Unsafe and Unsound Banking Practices*	✓			
12 CFR 364 – Standards for Safety and Soundness		✓		
Federal Reserve Laws & Regulations				
12 CFR 201 (Regulation A) – Extensions of Credit by Federal Reserve Banks	✓			
12 CFR 208 (Regulation H) Subpart D – Standards for Safety and Soundness			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors	✓			
FDIC Issuances				
Supervisory Insights – Winter 2013 - Industry Trends Highlight Importance of Effective Interest-Rate Risk Management.(12/19/2013)				✓
FIL-46-2013 Managing Sensitivity to Market Risk in a Challenging Interest Rate Environment (10/08/2013)	✓			
FIL-2-2012 Supervisory Guidance - Interest Rate Risk Management: Frequently Asked Questions (01/12/2012)	✓			
PR-55-2010 Federal Banking Agencies Issue Policy Statement on Funding and Liquidity Risk Management (03/17/2010)	✓			
PR-21-2010 FDIC Symposium Focuses on Banks' Exposure to Interest Rate Risk Management Practices (01/29/2010)				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#10 – FUNDS MANAGEMENT

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIl-2-2010 Financial Institution Management of Interest Rate Risk (1/20/2010)	✓			
FIL-69-2009 Process for Determining if an Institution Subject to Interest-Rate Restrictions is Operating in a High Rate Area (12/04/2009)	✓			
Section 337.6 Brokered Deposit Restrictions and Deposit Rate Limits-Questions and Answers (11/30/2009)	✓			
FIL-62-2009 Determining Conformance With Interest Rate Restrictions for Less Than Well Capitalized Institutions (11/03/2009)	✓			
FIL-37-2009 Proposed Interagency Guidance on Funding and Liquidity Risk Management (06/30/2009)	✓			
FIL-13-2009 The Use of Volatile or Special Funding Sources by Financial Institutions That are in a Weakened Condition (03/03/2009)	✓			
FIL 17-97 Joint Interagency Common Questions and Answers on the Revised Uniform Financial Institutions Rating System (3/7/1997)				✓
FIL 52-96 Joint Policy Statement on Interest Rate Risk (7/12/1996)				✓
Federal Reserve Issuances				
FedLinks Bulletin – Interest Rate Risk Management (7/2015)				✓
SR 11-7 Guidance on Model Risk Management (04/04/2011)			✓	
FFIEC Issuances				
Advisory on Interest Rate Risk Management (01/06/2010)				✓
Uniform Financial Institutions Rating System (12/19/1996)	✓			
Comptroller of the Currency Issuances				
NR 2004-53 OCC Cautions National Banks About Long-Term Interest Rate Risks (7/1/2004)				✓
Banking Circular 277 – Risk Management of Financial Derivatives (11/7/1993)				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#10 – FUNDS MANAGEMENT

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#11 – INSURANCE AND RISK MANAGEMENT

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Sec. 34.201 – Lending Limits	✓			
Texas Administrative Code				
Sec. 12.3(a)(9) Concerning Bank Owned Life Insurance	✓			
FDIC Laws & Regulations				
Federal Deposit Insurance Act, Section 18(j) – Restrictions on Transactions with Affiliates and Insiders		✓		
12 CFR 337.3 – Limits on Extensions of Credit to Executive Officers, Directors, and Principal Shareholders of Insured Nonmember Banks		✓		
12 CFR 362 – Activities and Investments of Insured State Banks	✓			
Federal Reserve Laws & Regulations				
Sections 23A and B of the Federal Reserve Act – Restrictions on Transactions with Affiliates			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
Supervisory Memorandum 1010 - Bank-Owned Life Insurance	✓			
FDIC Issuances				
FIL-47-2013 Director and Officer Liability Insurance Policies, Exclusions, and Indemnification for Civil Money Penalties (10/10/2013)	✓			
FIL 127-2004 Bank-Owned Life Insurance – Interagency Statement on the Purchase and Risk Management of Life Insurance (12/07/2004)	✓			
FIL 16-2004 Accounting for Deferred Compensation and Agreements and Bank-Owned Life Insurance (2/11/2004)	✓			
Federal Reserve Issuances				
FFIEC Issuances				

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#11 – INSURANCE AND RISK MANAGEMENT

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Comptroller of the Currency Issuances				
OCC Handbook – Insider Activities (November 2013)				✓
OCC Bulleting 2004-56 Bank-Owned Life Insurance (12/7/2004)				
Advisory Letter 95-2: Bank Purchases of Life Insurance (2/9/1995)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
ASU 2016-15 Statement of Cash Flows (Topic 230): Classification of Certain Cash Receipts and Cash Payments (8/2016)	✓			
FSP FTB 85-4-1 – Accounting for Life Settlement Contracts by Third Party Investors (03/27/2006)	✓			
Technical Bulletin No. 85-4 – Accounting for Purchases of Life Insurance – See ASC Topic 325 Investments-Other -30 Investments in Insurance Contracts.	✓			
Accounting Principles Board Opinion No. 12 as Amended by FAS 106	✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#12 – INTERBANK LIABILITIES

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
Federal Reserve Laws & Regulations				
12 CFR 206 (Regulation F) - Limitations on Interbank Liabilities	✓			
12 CFR 210 (Regulation J) – Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers through Fedwire	✓			
12 CFR 223 (Regulation W) - Transactions Between Member Banks and their Affiliates			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
FDIC Issuances				
FIL-18-2010 Guidance on Correspondent Concentration Risks (4/30/2010)	✓			
FIL-07-2007 Repeal of Certain Reporting Requirements – Final Rule Repealing Part 349 (01/26/2007)		✓		
FIL-10-8-2006 Elimination of Annual Report on Indebtedness of Executive Officers and Principal Shareholders to Correspondent Banks (FFIEC 004) (12/18/2006)	✓			
Federal Reserve Issuances				
SR 03-2 Adoption of Regulation W Implementing Sections 23A and 23B of the Federal Reserve Act (01/09/2003)			✓	
Comprehensive Review of Regulation W (1/12/2006)				✓
FFIEC Issuances				
Comptroller of the Currency Issuances				
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#13 – INVESTMENT SECURITIES

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Sec. 34.101 – Securities	✓			
Sec. 34.104 – Mutual Funds	✓			
Sec. 34.105 – Other Direct Equity Investments	✓			
Sec. 34.106 – Investments for Public Welfare	✓			
Sec. 34.304 – Securing Depositors	✓			
Texas Administrative Code				
7 TAC 12.61 – Calculation of Investment Limit	✓			
7 TAC 12.62 – Hedging Investments	✓			
Texas Government Code				
Chapter 2256 – Public Funds Investment Act				✓
Chapter 2257 – Collateral for Public Funds				
Subchapter B - Security for Deposit of Public Funds	✓			
Sec. 2257.021 - Collateral Required	✓			
Sec. 2257.022 - Amount of Collateral	✓			
FDIC Laws & Regulations				
12 CFR 337 – Unsafe and Unsound Banking Practices		✓		
12 CFR 362 – Activities of Insured State Banks	✓			
Federal Reserve Laws & Regulations				
12 CFR 208 (Regulation H)) –Restrictions and Prohibitions in the National Bank Act Regarding the Purchase, Sale, Underwriting, and Holding of Investment Securities and Stock			✓	
12 CFR 217 (Regulation Q)- Capital Adequacy of Bank Holding Companies, Savings and Loan Holding Companies, and State Member Banks -Establishes minimum capital requirements and overall capital adequacy standards for Board-regulated institutions			✓	

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#13 – INVESTMENT SECURITIES

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
POLICY ISSUANCES				
Department Policy Memorandum				
SM 1007 – Policies Regarding Investment Securities (3/6/2015)	✓			
FDIC Issuances				
FIL-15-2016 Capital Treatment for Qualifying Collateralized Debt Obligations Backed by Trust Preferred Securities under the "Volcker Rule." (3/4/2016)	✓			
FIL-61-2015 Margin and Capital Requirements for Covered Swap Entities (12/16/2015)	✓			
PR-86-2015 Agencies Finalize Swap Margin Rule (10/30/2015)	✓			
FIL-54-2014 Filing and Documentation Procedures for State Banks Engaging Directly or Indirectly , in Activities or Investments that are Permissible for National Banks. (11/19/2014)	✓			
PR-86-2014 Six Federal Agencies Jointly Approve Final Risk Retention Rule (10/22/2014)	✓			
PR 3-2014 Agencies Approve Interim Final Rule Authorizing Retention of Interests in and Sponsorship of Collateralized Debt Obligations Backed Primarily by Bank-Issued Trust Preferred Securities(1/14/2014)	✓			
PR 126-2013 Agencies Reviewing Treatment of Collateralized Debt Obligations Backed by Trust Preferred Securities under Final Rules Implementing the "Volcker rule" (12/27/2013)	✓			
PR 123-2013 Agencies Issue FAQ Document Regarding Collateralized Debt Obligations Backed by Trust Preferred Securities under Final Rules Implementing the "Volcker Rule" (12/19/2013) FAQ	✓			
PR 114-2013 Agencies Issue Final Rules Implementing the Volcker Rule (12/10/2013) Fact Sheet and FIL 58-2013	✓			
FIL-51-2013 Uniform Agreement on the Classification and Appraisal of Securities Held by Financial Institutions (10/29/2013) Guidance	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#13 – INVESTMENT SECURITIES

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-25-2013 Advisory on Mandatory Clearing Requirements for Over-the-Counter Interest Rate and Credit Default Swap Contracts (06/07/2013)	✓			
Supervisory Insights Summer 2013 – Credit Risk Assessment of Bank Investment Portfolios (06/06/2013)	✓			
FIL-48-2012 Revised Standards of Creditworthiness for Investment Securities (11/16/2012)	✓			
PR-41-2012 Volcker Rule Conformance Period Clarified (04/19/2012)	✓			
PR-113-2011 Agencies Issue Guidance on Third Party Credit Risk Management (07/05/2011)	✓			
FIL-20-2009 Risk Management of Investments in Structured Credit Products (04/30/2009)	✓			
PR-108-2008 Agencies Announce Decision on Impact of Tax Change on Indirect Investments in Fannie Mae and Freddie Mac Preferred Stock (10/31/2008)	✓			
PR-102-2008 Agencies Announce Decision on Regulatory Capital Impact of Emergency Economic Stabilization Act of 2008 on Fannie Mae and Freddie Mac Preferred Stock (10/17/2008)	✓			
FIL-93-2008 Investments in Fannie Mae and Freddie Mac Equity Securities (09/18/2008)	✓			
FIL-89-2008 Securities Activities of Banks – Exceptions and Exemptions for Banks from the Definition of "Broker"(09/10/2008)		✓		
PR-60-2008 FDIC Board Approves Final Covered Bond Policy Statement (07/15/2008)	✓			
PR-3-2007 Agencies Issue Final Statement Concerning Elevated Risk Complex Structured Finance Activities (01/05/2007)	✓			
FIL 39-2005 Interagency Guidance on Accounting and Reporting for Commitments to Originate and Sell Mortgage Loans – Application of FAS No. 133, Accounting for Derivative Instruments and Hedging Activities (5/03/2005)	✓			
FIL 70-2004 Interagency Policy on the Classification of Assets and Appraisal of Securities (6/15/2004)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#13 – INVESTMENT SECURITIES

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL 59-2004 Examiner Guidance on Agency-Issued Step-Up Bonds and Other Structured Note Holdings (5/27/2004)		✓		
FIL 88-2000 Examination Treatment for Certain Types of Credit-Linked Notes (12/20/2000)		✓		
FIL 81-97 – Securities Lending (8/18/1997)		✓		
FIL 62-96 Supervisory Guidance for Credit Derivatives (8/19/1996)				✓
FIL 29-95 Waiver of Burdensome Disclosures for Certain Securities Transactions for Bank Customers (4/7/1995)		✓		
Federal Reserve Issuances				
Press Release Federal Reserve Board Grants Extensions to Banking Entities to Conform Their Ownership Interests in and Sponsorship of Certain Collateralized Loan Obligations Covered by Section 619 of Dodd-Frank (04/07/2014)	✓			
SR 13-18 Uniform Agreement on the Classification and Appraisal of Securities Held by Depository Institutions (10/29/2013) Guidance	✓			
SR 12-15 Investing in Securities without Reliance on Nationally Recognized Statistical Rating Organization Ratings (11/15/2012)	✓			
SR 11-7 Guidance on Model Risk Management (04/04/2011)			✓	
Press Release – Board Releases "Small Entity Compliance Guide for Regulation R" (08/29/2008)			✓	
SR 00-9 Supervisory Guidance on Equity Investment and Merchant Banking Activities (6/22/2000)			✓	
SR 93-69 Examining Risk Management and Internal Controls for Trading Activities of Banking Organizations (12/20/1993)			✓	
FFIEC Issuances				
Supervisory Policy Statement on Investment Securities and End-User Derivatives Activities (4/23/1998)	✓			
Comptroller of the Currency Issuances				
OCC Bulletin 2014-27 Interim Examination Procedures: Volcker Rule (06/12/2014)				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#13 – INVESTMENT SECURITIES

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
OCC Handbook Collective Investment Funds (05/2014)				✓
OCC Bulletin 2014-9 Volcker Rule: Final Regulations (03/26/2014)				✓
OCC Bulletin 2014-10 Collateralized Debt Obligations Backed Primarily by Trust Preferred Securities– Interim Final Rule (03/25/2014)				✓
OCC Bulletin 2014-8 Comptroller's Handbook Supplemental Examination Procedures (03/24/2014)				✓
OCC 2012-18 – Alternatives to the Use of External Credit Ratings in the Regulations of the OCC: Final Rules and Guidance (6/26/2012).	✓			
Guidance on Due Diligence Requirements in Determining Whether Securities are Eligible for Investment (6/13/2012)	✓			
OCC 2009-15 – Investment Securities: Risk Management and Lessons Learned (5/22/2009).	✓			
NR 2008-93 The Joint Forum paper entitled, "Credit Risk Transfer – Developments from 2005 to 2007" (07/31/2008)				✓
NR 2004-53 OCC Cautions National Banks About Long-Term Interest Rate Risks (7/1/2004)				✓
OCC 2002-19 Unsafe and Unsound Investment Portfolio Practices: Supplemental Guidance (5/22/2002)				✓
OCC 98-41 Risk-Based Capital-Unrealized Gains on Equity Securities (9/9/1998)				✓
OCC 98-20 Investment Securities Policy Statement (4/27/1998)				✓
OCC 98-6 Repurchase Agreements (2/19/1998)				✓
Banking Circular 277 – Risk Management of Financial Derivatives (10/27/1993)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
ASU 2014-16 Derivatives and Hedging (Topic 815): Determining Whether the Host Contract in a Hybrid Financial Instrument Issued in the Form of a Share Is More Akin to Debt or to Equity (11/3/2014)	✓			
ASU 2011-11 - Accounting Standards Update - Disclosures about Offsetting Assets and Liabilities (12/2011)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#13 – INVESTMENT SECURITIES

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
ASU 2011-04 Accounting Standards Update- Amendments to Achieve Common Fair Value Measurement and Disclosure Requirements in U.S. GAAP and IFRSs (05/12/2011)	✓			
ASU 2011-03 Accounting Standards Update- Transfers and Servicing (Topic 860): Reconsideration of Effective Control for Repurchase Agreements. (04/29/2011)	✓			
ASU 2010-06 Accounting Standards Update- Fair Value Measurements and Disclosures (Topic 820) (01/2010)	✓			
FASB Accounting Standards Codification™ (07/01/2009)	✓			
FASB Issues Final Staff Positions to Improve Guidance and Disclosures on Fair Value Measurements and Impairments – FSP FAS 157-4; FSP FAS 107-1 and APB 28-1; FASP FAS 115-2 and FAS 124-2 (04/09/2009)	✓			
FASB Staff Position(FSP) EITF 99-20 Amendments to the Impairment Guidance of EITF Issue 99-20 (01/12/2009)	✓			
FSP FAS 157-3 Determining the Fair Value of a Financial Asset When the Market for That Asset is not Active (10/10/2008)	✓			
News Release: FAS 133-1 and Fin 45-4: FASB Staff Position No. 133-1 and FASB Interpretation No. 45 and Clarification of the Effective Date of DASB Statement No. 161 (09/12/2008)	✓			
FASB Statement No. 161, Disclosures about Derivative Instruments and Hedging Activities (03-19-2008)	✓			
FASB Issue No. E23 Statement 133 Implementation Issue (01/10/2008)	✓			
FSP FIN 39-1 Amendment to FASB Interpretation No. 39, Offsetting Amounts Related to Certain Contracts (4/30/2007)	✓			
FASB Issue No. B40 Statement 133 Implementation Issues (1/17/2007)	✓			
FASB No. 157 Fair Value Measurements (09/15/2006) See ASC Topic 820 Fair Value Measurements and Disclosure	✓			
FAS No. 156 – Accounting for Servicing of Financial Assets (03/17/2006) See ASC Topic 860 Transfers and Servicing	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#13 – INVESTMENT SECURITIES

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FASB No. 155 – Accounting for Certain Hybrid Financial Instruments (02/06/2006) See ASC Topic 815 Derivatives and Hedging	✓			
FSP FAS 140-2 Clarification on the Application of Paragraphs 40(b) and 40(c) of FASB Statement No. 140 Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities (11/2005)	✓			
FSP FAS 115-1 and FAS 124-1 - The Meaning of Other-Than-Temporary Impairment and Its Application to Certain Investments (11/2005)	✓			
FSP Final FASB Staff Position 129-1 Disclosure Requirements about Capital Structure, Relating to Contingently Convertible Securities (4/9/2004)	✓			
FSP Final FASB Staff Position-FIN-45-2 (12/10/2003)	✓			
FAS 12 – Accounting for Certain Marketable Securities. See ASC Topic 320 Investments-Debt and Equity Securities	✓			
FAS 80 – Accounting for Futures Contracts. See ASC Topic 815 Derivatives and Hedging	✓			
FAS 115 – Accounting for Certain Investments in Debt and Equity Securities. See ASC Topic 320 Investments	✓			
FAS 133 – Accounting for Derivatives and Hedging Activities. See ASC Topic 815 Derivatives and Hedging	✓			
FAS 134-Accounting for Mortgage-Backed Securities Retained after Securitization of Mortgage Loans Held For Sale by Mortgage Banking Enterprise. See ASC Topic 948- Financial Services-Mortgage Banking	✓			
FAS 138-Accounting for Certain Derivative Instruments and Certain Hedging Activities, Amendment to FAS 133. See ASC Topic 815 Derivatives and Hedging	✓			
OTHER RELATED MATERIAL				
Report to Congress and FSOC on Activities and Investments that Banking Entities May Engage in Under Applicable Law (9/2016)				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#13 – INVESTMENT SECURITIES

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Treasury Announces Guaranty Program for Money Market Funds (09/19/2008)				✓
U.S. Treasury Fact Sheet: GSE MORTGAGE BACKED SECURITIES PURCHASE PROGRAM (09/07/2008)				✓
HP-112 U.S. Treasury Releases Best Practices to Encourage Additional Form of Mortgage Finance (07/28/2008)				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATIONS				
Texas Constitution				
Section 50, Article XVI – Home Equity	✓			
Texas Occupations Code				
Chapter 1002 - Geoscientists				
Section 1002.207 - Duty of State Agency to Report Potential Violation				
Section 1002.251 – License Required				
Section 1002.252 - Exemptions				
Section 1002.263(b) - Seal				
Texas Property Code				
Section 53 (Mechanics Liens)	✓			
Texas Finance Code				
Sec. 32.204 – Loan Production Office	✓			
Sec. 33.109 – Transactions with Management and Affiliates	✓			
Sec. 34.201 – Lending Limits	✓			
Sec. 34.203 – Loan Expenses and Fees	✓			
Sec. 34.204 – Lease Financing Transactions	✓			
Texas Administrative Code				
7 TAC 12.1 – 12.10 –Lending Limits	✓			
7 TAC 12.11 – Calculation of Lending Limit	✓			
7 TAC 12.12 - Credit Exposure Arising from Derivative and Securities Financing Transactions	✓			
7 TAC 12.31 – Loans Secured by Affiliate Issued Securities	✓			
7 TAC 12.32 – Loan Fees and Charges	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FDIC Laws & Regulations				
Federal Deposit Insurance Act, Section 18(j) – Restrictions on Transactions with Affiliates and Insiders		✓		
12 CFR 308 Subpart R – Submission and Review of Safety and Soundness		✓		
12 CFR 323 – Real Estate Appraisals		✓		
12 CFR 337 – Unsafe and Unsound Banking Practices		✓		
12 CFR 364 – Standards for Safety and Soundness		✓		
Federal Reserve Laws & Regulations				
12 USC 375 a & b – Purchases from Directors; Sales to Directors			✓	
Sections 23A and B of the Federal Reserve Act – Restrictions on Transactions with Affiliates			✓	
12 CFR 208 (Regulation H) Subpart C – Real Estate Lending			✓	
12 CFR 208 (Regulation H) Appendix D-1 – Standards for Safety and Soundness			✓	
12 CFR 213 (Regulation M) – Consumer Leasing			✓	
12 CFR 221 (Regulation U) – Credit By Banks and Persons other than Brokers or Dealers for the Purpose of Purchasing or Carrying Margin Stock	✓			
12 CFR 215 (Regulation O) – Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks			✓	
12 CFR 225 (Regulation Y) Subpart G – Appraisal Standards for Federally Related Transactions			✓	
Comptroller of the Currency Laws & Regulations				
12 CFR 32 – Lending Limits (applicable to state banks in certain instances)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
POLICY ISSUANCES				
Department Policy Memorandum (See Law & Guidance Manual)				
Regulatory Guidance 3010 - Effects of Financial Accounting Standard No. 166 on the Legal Lending Limit (09/13/2010)	✓			
Regulatory Guidance 3009 – Loan Participation Risks (08/05/2009)	✓			
Legal Opinion No. 08-03 – Application of Legal Lending Limits to the Guarantor of an Existing Loan and a Proposed New Loan (07/31/2008)	✓			
Regulatory Guidance 3008 – Residential Mortgage Fraud (01/14//2008)	✓			
SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors	✓			
SM 1011 – Policy for Temporary Mortgage Purchase Programs	✓			
FDIC Issuances				
FIL-60-2016 FDIC Unveils Resources to Help Community Bankers Learn More about Affordable Mortgage Programs (9/15/2016)	✓			
FIL-38-2016 Regulatory Relief: Guidance to Help Financial Institutions and to Facilitate the Recovery in Areas of Texas Affected by Severe Storms (6/14/2016)	✓			
FIL-26-2016 Regulatory Relief: Guidance to Help Financial Institutions and to Facilitate Recovery in Areas of Texas Affected by Severe Storms, Tornadoes and Flooding (4/7/2016)	✓			
FIL-16-2016 Agencies Clarify Expectations for the Use of Property Evaluations. See also PR-17-2016. (3/4/2016)	✓			
PR-100-2015 Agencies Issue Statement on Prudent Risk Management for Commercial Real Estate Lending (12/18/2015)	✓			
FIL-56-2015 Regulatory Relief Guidance to Help Financial Institutions and Facilitate Recover in Areas of Texas (12/1/2015)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-49-2015 Advisory on Effective Risk Management Practices for Purchased Loans and Purchased Loan Participations (11/6/2015)	✓			
PR-52-2015 Agencies Issue Flood Insurance Rule (6/22/2015)	✓			
FIL-6-2015 Regulators Release Guidance on Private Student Loans with Graduated Repayment Terms at Origination (2/2/2015) Guidance	✓			
FIL-53-2014 Interagency Guidance on Leveraged Lending: Frequently Asked Questions (FAQs) (11/13/2014)	✓			
PR-86-2014 Six Federal Agencies Jointly Approve Final Risk Retention Rule (10/22/2014)	✓			
FIL-39-2014 Prudent Management of Agricultural Credit Through Farming and Economic Cycles (7/16/2014)	✓			
FIL-28-2014 Interagency Statement on Increased Maximum Flood Insurance Coverage for "Other Residential Buildings" (05/30/2014)	✓			
FIL-9-2014 Interagency Consumer Compliance Examination Procedures for Mortgage Rules Pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) (02/25/2014)	✓			
FIL-59-2013 Supervisory Approach for Qualified and Non-Qualified Mortgage Loans (12/13/2013)	✓			
PR 116-2013 Agencies Issue Final Rule to Exempt Subset of Higher-Priced Mortgage Loans from Appraisal Requirements (12/12/2013)	✓			
PR 105-2013 FDIC Issues Final Guidance Regarding Deposit Advance Products (11/21/2013)	✓			
FIL-50-2013 Troubled Debt Restructurings Interagency Supervisory Guidance (10/24/13) Guidance	✓			
PR-89-2013 Credit Risk in the Shared National Credit Portfolio Unchanged (10/10/2013)	✓			
Interagency Guidance on Leveraged Lending (03/22/2103)	✓			
FIL-38-2012 FDIC Advisory on Effective Credit Risk Management Practices for Purchased Loan Participations (09/12/2012)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-10-2012 Revisions to the Consolidated Reports of Condition and Income for March and June 2012 (03/02/2012)	✓			
FIL-71-2011 Seminar on Commercial Real Estate Loan Workouts and Related Accounting Issues (11/23/2011) Transcript of Seminar	✓			
PR 163-2011 Agencies Release Guidance and Proposed Revisions to Interagency Questions and Answers Regarding Flood Insurance (10/14/2011)	✓			
FIL-90-2010 Underwriting Standards for Small Business Loans Originated Under the Small Business Lending Fund Program (12/23/2010) Guidance (12/23/2010)	✓			
PR-261-2010 Final Appraisal and Evaluation Guidelines (12/02/2010)	✓			
FIL-46-2010 Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Texas Affected by Hurricane Alex (08/05/2010)	✓			
PR-170-2010 Federal Agencies Issue Final Rules to Implement S.A.F.E. Act Requirements for Registration of Mortgage Loan Originators (07/28/2010)	✓			
PR-155-2010 Regulators Issue Statement to Assist Financial Institutions and Customers Affected by Deepwater Horizon Oil Spill (07/14/2010)				✓
FIL-37-2010 Alert on FHFA Statement Relative to Concerns with Certain Energy Lending Programs (06/07/2010)	✓			
FIL-23-2010 Lapse of FEMA Authority to Issue Flood Insurance Policies (05/07/2010)	✓			
PR 29-2010 Regulators Issue Statement on Lending to Creditworthy Small Businesses (02/05/2010) See also FIL 5-2010	✓			
FIL-74-2009 Regulation Z – Open-End Consumer Credit Changes: Notice of Statutory Amendment; Additional Guidance (12/23/2009)	✓			
FIL-67-2009 Final Rule for Mortgages Modified Under the Making Home Affordable Program (11/27/2009)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-64-2009 Registration of Residential Mortgage Loan Originators (Part 365, Subpart B) (11/13/2009)	✓			
PR-204-2009 Agencies Issue Final Rule for Mortgage Loans Modified Under the Home Affordable Mortgage Program (11/13/2009)	✓			
FIL-61-2009 Guidance on Prudent Commercial Real Estate Loan Workouts (10-30-2009)	✓			
PR-175-2009 Credit Quality Declines in Annual Shared National Credits Review (9/24/09)	✓			
FIL-45-2009 Support for Responsible Loss Mitigation Activities: Servicers' Obligations to Lienholders on Modifying Loans (08/06/2009)	✓			
FIL-42-2009 Revised Interagency Questions and Answers Regarding Flood Insurance (07/21/2009)	✓			
FIL-36-2009 Interim Final Rule for Mortgage Loans Modified Under the Making Home Affordable Program (06/26/2009)	✓			
FIL-19-2009 Classification Treatment for High Loan-o-Value Residential Refinance Loans (04/30/2009)		✓		
FIL-88-2008 Best Practices from the FDIC's Forum on Mortgage Lending for Low-and Moderate-Income Households (09/04/2008)		✓		
FIL-58-2008 Home Equity Lines of Credit --Consumer Protection and Risk Management Considerations when Changing Credit Limits and Suggested Best Practices (06/26/2008)		✓		
FIL-22-2008 FDIC Stresses Importance of Managing Commercial Real Estate Concentrations (3/17/2008)		✓		
FIL-114-2007 Managing Risks Associated with Lapses in Flood Insurance Coverage (12/21/2007)	✓			
FIL-106-2007 Mandatory Purchase of Flood Insurance – 2007 Edition of FEMA Booklet (12/06/2007)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-76-2007 Servicing for Mortgage Loans – Loss Mitigation Strategies (9/04/2007)	✓			
FIL-77-2007 Servicing for Mortgage Loans – Supplemental Information for Loss Mitigation Strategies (9/04/2007)	✓			
FIL-68-2007 Regulatory Relief Guidance to Help Financial Institutions and to Facilitate Recovery in Storm- and Flood-Affected Areas of Texas and Oklahoma (08/14/2007)		✓		
FIL-61-2007 Regulatory Relief Guidance to Help Financial Institutions and to Facilitate Recovery in Storm- and Flood-Affected Areas of Oklahoma and Texas (07/06/2007)		✓		
PR-55-2007 Federal Financial Regulatory Agencies Issue Final Statement on Subprime Mortgage Lending (06/29/2007)	✓			
PR-52-2007 Final Guidelines to State Nonmember Banks on Affordable Small-Dollar Loans (06/19/2007)		✓		
PR-32-2007 Federal Regulators Encourage Institutions to Work with Mortgage Borrowers Who are Unable to Make Their Payments (04/17/2007)	✓			
FIL-6-2007 FDIC Supervisory Policy on Predatory Lending (1/22/2007)	✓			
PR-114-2006 Final Guidance on Concentrations in Commercial Real Estate Lending (12/06/2006)	✓			
FIL-98-2006 Updated Guidelines for An Environmental Risk Program (11/13/2006)	✓			
PR-86-2006 Final Guidance on Nontraditional Mortgage Product Risks (09/29/2006)	✓			
FIL-53-2006 Revisions to the Uniform Standards of Professional Appraisal Practice (6/23/2006)	✓			
FIL 12-2006 Hurricane Katrina Examiner Guidance: Interagency Supervisory Guidance for Institutions Affected by Hurricane Katrina (02/03/2006)	✓			
FIL-130-2005 Guidance to Help Financial Institutions in Areas Affected by Wildfires (12/30/2005)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
PR-114-2005 Federal Agencies Finalize Fair Credit Reporting Act Rules on Medical Information (11/17/2005)	✓			
FIL 101-2005 Regulatory Relief – Information for Bankers in Hurricane Affected Areas (related to appraisals) (10/07/2005)		✓		
FIL 90-2005 Residential Tract Development Lending – Frequently Asked Questions – Interagency issuance (9/08/2005)	✓			
FIL 39-2005 Interagency Guidance on Accounting and Reporting for Commitments to Originate and Sell Mortgage Loans – Application of FAS No. 133, Accounting for Derivative Instruments and Hedging Activities (5/03/2005)	✓			
PR 44-2005 Agencies Issue Credit Risk Management Guidance for Home Equity Lending (5/16/2005)	✓			
FIL-20-2005 Interagency Appraisal Regulations Frequently Asked Questions (3/22/2005)	✓			
FIL-14-2005 Payday Lending Programs Revised Examination Guidance (3/2/2005)		✓		
FIL-11-2005 Interagency Guidance on Overdraft Protection Programs (2/18/2005)	✓			
FIL 130-2004 Fair and Accurate Credit Transactions Act - Effective Dates (12/13/2004)	✓			
FIL 70-2004 Interagency Policy on the Classification of Assets and Appraisals of Securities (6/15/2004)	✓			
FIL 6-04 Spousal Signature Provisions of Regulation B (1/13/2004)		✓		
FIL 5-04 Amendments to Regulation B (Equal Credit Opportunity) (1/9/2004)		✓		
PR 70-2003-FDIC Issues Examination Guidance for Payday Lending (7/2/2003)		✓		
Press Release-Regulation C (Home Mortgage Disclosure Act) (5/23/2003)		✓		

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL 15-2003 Mortgage Banking Activities (2/25/2003)		✓		
FIL 2-2003 Account Management and Loss Allowance Guidance for Credit Card Lending (1/8/2003)		✓		
FIL 20-2001 Statement on Appraisal Standards (3/7/2001)		✓		
FIL 9-2001/FR SR 01-04 Expanded Examination Guidance for Subprime Lending Programs (1/31/2001)		✓	✓	
FIL 94-99/FR SR 99-26 High Loan-to-Value Residential Real Estate Lending (10/12/1999)		✓	✓	
FIL 20-99/FR SR 99-6 Guidance on Subprime Lending (3/4/1999)		✓	✓	
FIL 110-98 Acquisition, Development, and Construction Lending (10/8/1998)		✓		
FIL 44-97 Risks Associated with Sub-Prime Lending (5/2/1997)		✓		
FIL 61-96 – Analysis and Classification of Agricultural Credits (8/9/1996)		✓		
FIL 5-95 Exceptions to Officer Loan Limits (1/5/1995)		✓		
Federal Reserve Issuances				
SR 16-5 Agencies Clarify Expectations for the Use of Property Evaluations (3/4/2016)	✓			
SR 15-17 Interagency Statement on Prudent Risk Management for Commercial Real Estate Lending (12/18/15)	✓			
Press Release Agencies Announce Threshold for Smaller Loan Exemption from Appraisal Requirements for Higher-Priced Mortgage Loans (11/25/2015)	✓			
Press Release Federal Reserve Board Announces Appraisals for Higher-Priced Mortgage Loans Exemption Threshold Adjustment (12/23/2014)	✓			
SR 14-4 Examiner Loan Sampling Requirements for State Member Bank and Credit Extending Nonbank Subsidiaries of Banking Organizations with $10-$50 Billion in Total Consolidated Assets (04/18/2014)			✓	

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
SR 13-17 Interagency Supervisory Guidance Addressing Certain Issues Related to Troubled Debt Restructurings (10/24/13) Guidance	✓			
SR 13-6 Supervisory Practices Regarding Banking Organizations and their Borrowers and Other Customers Affected by a Major Disaster or Emergency (3/29/2013)			✓	
CA 13-7 Statement on Deposit Advance Products (04/25/2013)			✓	
SR 11-15 Disposal of Problem Assets through Exchanges (12/21/2011)	✓			
Press Release – Interim Final Rule on Real Estate Appraisal (10/18/2010)	✓			
Press Release – Federal Reserve Approves Final Rules to Protect Credit Card Users from a Number of Costly Practices (01/12/2010)				✓
Press Release – Agencies Issue Final Rules on Risk-Based Pricing Notices (12/22/2009)				✓
SR 09-7 Prudent Commercial Real Estate Loan Workouts (10/30/2009)			✓	
Press Release – Board Issues Interim Final Rule Amending Credit Card Provisions of Regulation Z (Truth in Lending) (07/15/2009)			✓	
Press Release – Final Rule Amending Home Mortgage Provisions of Regulation Z (Truth in Lending) (07/14/2008)			✓	
Press Release - Final Rule to Implement Section 601 of the Financial Services Regulatory Relief Act of 2006 – Regulation O (05/29/2007)	✓			
Legal Interpretation – Application of Regulation O to Credit Cards Issued to Bank Insiders (05/22/2006)			✓	
Press Release – Waiver of Appraisal Requirements for Financial Institutions Affected by Hurricanes Katrina and Rita (10/06/2005)			✓	
Press Release – Publication of Amendments Addressing Overdraft Protection , Regulation DD (5/19/2005)			✓	
Press Release-Truth in Lending (8/19/2003)			✓	

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Press Release-Regulation C (Home Mortgage Disclosure Act) (5/23/2003)			✓	
SR 03-4 Mortgage Banking Activities (2/25/2003)			✓	
SR 01-12 Loans Held for Sale (5/1/2001)			✓	
SR 99-25 Minimum Documentation Standards for Loan Line Sheets (9/29/1999)			✓	
SR 99-24 Loan Write-up Standards for Assets Criticized during Examinations (9/29/1999)			✓	
SR 93-26 Documentation of Loans to Small and Medium Sized Businesses and Farms (3/30/1993)			✓	
SR 93-33 Guidelines for Real Estate Lending Policies (3/11//1993)			✓	
FFIEC Issuances				
FFIEC Statement on the Impact of Drought Conditions on Financial Institutions (10/19/2012)	✓			
Comptroller of the Currency Issuances				
OCC Handbook – Residential Real Estate Lending (6/2015)				✓
OCC Handbook – Trade Finance and Services (4/2015)				✓
OCC Handbook – Lease Financing (08/12/2014)				✓
OCC Handbook – Agricultural Lending (05/28/2014)				✓
OCC Handbook – Oil and Gas Production Lending (4/2014)				
OCC Handbook – Asset-Based Lending (03/27/2014)				✓
OCC 2014-4 Secured Consumer Debt Discharged in Chapter 7 Bankruptcy – Supervisory Expectations (02/14/2014)				✓
OCC Handbook – Mortgage Banking (02/7/2014)				✓
OCC Handbook – Insider Activities (November 2013)				✓
OCC 2013-182 Final Guidance Regarding Deposit Advance Products (11/21/2013). Guidance.				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
OCC Handbook – Concentrations of Credit (December 2011)				✓
OCC Handbook – Leveraged Lending (February 2008)				✓
OCC 2005-3 Standards for National Bank's Residential Mortgage Lending Practices (2/2/2005)				✓
Advisory Letter 2004-11 Electronic Consumer Disclosures and Notices(10/1/2004)				✓
Advisory Letter 2004-10 Credit Card Marketing and Account Management Practices (9/14/2004)				✓
OCC 2004-39 Risk Management Practices to Exercise when Purchasing Tax Lien Certificates (8/31/2004)				✓
News Release 2004-3 Final Rules on National Bank Preemption and Visitorial Powers; Includes Strong Standard to Keep Predatory Lending out of National Banks (1/7/2004)				✓
Advisory Letter 2003-3 Avoiding Predatory and Abusive Lending Practices in Brokered and Purchased Loans (2/21/2003)				✓
Advisory Letter 2000-10 Payday Lending (11/27/2000)				✓
Advisory Letter 2000-7 Abusive Lending Practices (7/26/2000)				✓
U.S. Treasury				
Press Release Relief for Responsible Homeowners: Treasury Announces Requirements for the Making Home Affordable Program (03/04/2009)- Attachments: Making Home Affordable – Summary of Guidelines and Home Affordable Modification Program Guidelines	✓			
U.S. Treasury – FinCEN				
2009 Mortgage Loan Fraud Study - FinCEN Reports Suspicious Activity Related to Mortgage Fraud in 2009 (07/19/2010)				✓
Press Release: FinCEN Warns Lenders to Guard Against Home Equity Conversion Mortgage Fraud Schemes (04/27/2010)	✓			
FIN-2010-A005: Advisory to Financial Institutions Filing Suspicious Activity Reports Regarding Home Equity Conversion Mortgage Fraud Schemes (04/27/2010)	✓			

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FinCEN Mortgage Fraud Report – Growth in Mortgage Repurchases Increases Fraud Detection (02/25/2009)				✓
FinCEN Assessment Reveals Suspected Mortgage Loan Fraud Continues to Rise (11/03/2006)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
ASU 2014-04 FASB Accounting Standards Update - Receivables—Troubled Debt Restructurings by Creditors (Subtopic 310-40) (01/17/2014)	✓			
ASU 2011-02 Receivables (Topic 310): A Creditor's Determination of Whether a Restructuring Is a Troubled Debt Restructuring. (04/05/2011)	✓			
ASU 2010-18 Receivables (Topic 310): Effect of a Loan Modification When the Loan Is Part of a Pool That Is Accounted for as a Single Asset—a consensus of the FASB Emerging Issues Task Force (04/28/2010)	✓			
FASB Issues Statements 166 and 167 Pertaining to Securitizations and Special Purpose Entities (06/12/2009) (Topic 860 Transfers and Servicing)	✓			
FASB Accounting Standards Codification™ (07/01/2009)	✓			
FASB Staff Position FAS 13-2 – Accounting for a Change or Projected Change in the Timing of Cash Flows Relating to Income Taxes Generated by a Leveraged Lease Transaction. Amends FASB No 13, Accounting for Leases (7/13/2006) (See Topic 840 Leases)	✓			
ASC 825 – Financial Instruments (Replaces FSP SOP 94-6-1 Terms of Loan Products that May Give Rise to a Concentration of Credit Risk)	✓			
ASC 460-Guarantees (Replaces FSP FIN 45-3 – Minimum Revenue Guarantees Granted to a Business or Its Owners)				✓
ASC 310- Receivables and ASC 470 – Debt (Replaces FAS 15 – Troubled Debt Restructuring)	✓			
FAS 91 – Accounting for Nonrefundable Fees and Costs Associated with Originating or Acquiring Loans (See Topic 310-20 Nonrefundable Fees and other Costs)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#14 – #15 - LOANS AND LEASES and LOAN REVIEW

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FAS 114 – Accounting by Creditors for Impairment of a Loan (5/93)See Topic 310-40 Troubled Debt Restructurings by Creditors	✓			
FAS 118 – Accounting by Creditors for Impairment of a Loan – Income Recognition and Disclosures (Amendment to FAS 114)(10/94) See Topic 310 Receivables	✓			
OTHER RELATED MATERIAL				
CFPB Mortgage Origination Rules, Compliance Guides and Quick Refernces	✓			
CFPB's Executive Summary of the 2016 Mortgage Servicing Rule (8/4/2019)	✓			
CFPB's Small Creditor In Rural or Underserved Area Fact Sheet (4/2016)	✓			
News Release: CFPB Rule Broadens Qualified Mortgage Coverage of Lenders Operating in Rural and Underserved Areas (3/22/2016)	✓			
Department of Insurance Commissioner's Bulletin B0049-10 Evidence of Commercial Property Insurance (11/24/2010)				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#16 – MANAGEMENT

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Sec. 32.002 – Articles of Association of State Bank	✓			
Sec. 32.101 – Amendment or Restatement of State Bank Articles of Association	✓			
Sec. 33.102 – By Laws	✓			
Sec. 33.103 – Board of Directors, Managers, or Managing Participants	✓			
Sec. 33.105 – Required Monthly Board Meeting	✓			
Sec. 33.106 – Officers	✓			
Sec. 33.109 – Transactions with Management and Affiliates	✓			
Texas Administrative Code				
7 TAC 3.22 – Sale or Lease Agreements with An Officer, Director, Principal Shareholder, or Affiliate	✓			
Texas Business Corporations Act				
Article 2.02-1 Power to Indemnify and to Purchase indemnity Insurance; Duty to Indemnify	✓			
Article 2.22-1 Shareholders Preemptive Rights	✓			
Article 2.23 By Laws	✓			
Article 2.24 Meetings of Shareholders	✓			
Article 2.28 Quorum of and Voting by Shareholders	✓			
Article 2.35 Quorum of and Action by Directors	✓			
Article 4.02 Procedure to Amend Articles of Incorporation	✓			
Article 9.10 Actions Without A Meeting: Telephone Meetings	✓			
FDIC Laws & Regulations				
Section 18(j) of the FDI Act – Restriction on Transactions with Affiliates and Insiders		✓		

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
12 CFR 308 Subpart R– Submission and Review of Safety and Soundness Compliance Plans and Issuance of orders to Correct Safety and Soundness Deficiencies		✓		
12 CFR 337 – Unsafe and Unsound Banking Practices		✓		
12 CFR 348 – Management Official Interlocks		✓		
12 CFR 359 – Golden Parachute and Indemnification Payments	✓			
12 CFR 364– Standards for Safety and Soundness		✓		
Federal Reserve Laws & Regulations				
12 CFR 208 (Regulation H) Subpart D – Standards for Safety and Soundness			✓	
12 CFR 212 (Regulation L) – Management Official Interlocks			✓	
12 CFR 215 (Regulation O) – Loans to Executive Officers, Directors, and Principal Shareholders			✓	
12 CFR 263 Subpart I – Submission and Review of Safety and Soundness Deficiencies			✓	
12 USC 375 – Purchases From Directors, Sales to Directors			✓	
12 USC 375a – Loans to Executive Officers of Banks			✓	
12 USC 375b –Extensions of Credit to Executive Officers, Directors, and Principal Shareholders of Member Banks			✓	
12 USC 376 – Rate of Interest Paid to Directors, etc.			✓	
12 CFR 218 (Regulation R) – Directors Engaged in the Underwriting, Sale, or Distribution of Stocks, Bonds, or Similar Securities			✓	
12 CFR 225.4(d) (Regulation Y) – Tie-Ins of Services Authorized by the Board of Directors			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
SM 1009 – Business Plans and Strategic Planning	✓			
RG 3001 - Regulatory Guidance on- Senate Bill 626-Amendments of Code of Criminal Procedure, Chapter 59	✓			
FDIC Issuances				
PR-27-2016 FDIC Rescinds De Novo Time Period Extension; Releases Supplemental Guidance on Business Planning (4/6/2016)	✓			
PR 109-2014 FDIC Issues Guidance for the Resolution Plans for Large Banks (12/17/2014)	✓			
FIL-14-2012 Guidelines Regarding the Copying and Removal of Confidential Financial Institution Information (03/19/2012)	✓			
PR-3-2012 FDIC Board Approves Final Rule Requiring Resolution Plans for Insured Depository Institutions Over $50 Billion (01/17/2012)	✓			
FIL-66-2010 Guidance on Golden Parachute Applications (10/14/2010)	✓			
PR-138-2010 Federal Reserve, OCC, OTS, FDIC Issue Final Guidance on Incentive Compensation (06/21/2010)	✓			
FIL-50-2009 Enhanced Supervisory Procedures for Newly Insured FDIC-Supervised Depository Institutions (08/28/2009)	✓			
FIL-108-2006 Elimination of Annual Report on Indebtedness of Executive Officers and Principal Shareholders to Correspondent Banks (FFIEC 004) (12/18/2006)	✓			
FIL-52-2006 Guidance on Managing Risks in Outsourcing Relationships with Foreign-Based Third-Party Service Providers (6/21/2006)	✓			
FIL-126-2005 Guidance on Filing Notices of Proposed Class Action Settlements (12/31/2005)	✓			
FIL-105-2005 Corporate Codes of Conduct – Guidance on Implementing an Effective Ethics Program (10/21/2005)		✓		
FIL-41-2004 Securities Disclosure Requirements (4/15/ 2004)		✓		

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL 105-96 Adoption of Revised FFIEC Policy Statement on Uniform Financial Institutions Rating System (12/26/1996)	✓			
FIL 8-96 Limiting "Golden Parachutes" and Indemnification (2/16/1996)		✓		
FIL 52-95 – Vacation Policies (8/3/1995)		✓		
FIL 5-95 – Exceptions to Executive Officers (1/5/1995)		✓		
FIL 18-97 Notification of Officer and Director Appointments (3/10/1987)		✓		
Federal Reserve Issuances				
SR 16-11 Supervisory Guidance for Assessing Risk Management at Supervised Institutions with Total Consolidated Assets Less than $50 Billion (6/8/2016)			✓	
SR 07-7 Guidance on Filing Notices of Proposed Class Action Settlements (05/07/2007)			✓	
Press Release – Federal Regulatory Agencies Publish Guide to Help Financial Institutions Comply with Information Security Guidelines (12/14/2005)	✓			
SR 05-23 Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice (12/01/2005)	✓			
SR 03-9-Interagency Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System (5/28/2003)			✓	
SR 03-6Guidance Regarding Restrictions on Institutions in Troubled Condition (4/22/2003)			✓	
Press Release Regulators Issue Interagency Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System (4/8/2003)				✓
SR 96-37 Supervisory Guidance on Required Absences from Sensitive Positions (12/20/1996)			✓	
FFIEC Issuances				
Elimination of Annual Report on Indebtedness of Executive Officers and Principal Shareholders to Correspondent Banks (FFIEC 004) (12/18/2006)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Comptroller of the Currency Issuances				
OCC Handbook: Corporate and Risk Governance (7/29/2016)				✓
OCC Handbook: Conflicts of Interest (January 2015)				✓
OCC Handbook – Insider Activities (November 2013)				✓
The Director's Book: The Role of A National Bank Director (September 2013)				✓
A Director's guide to Board Reports: Red Flags and Other Points of Interest (September 2013)				✓
OCC Bulletin 2011-37 Bank Supervision Operations: Enforcement Action Policy (09/09/2011)				✓
Community Bank Supervision Handbook (2010)				✓
OCC Bulletin 2007-24 Management Interlocks – Final Rule (07/16/2007)	✓			
OCC Bulletin 2004-20 Risk Management of New, Expanded, or Modified Bank Products and Services (5/10/2004)				✓
NR 2003-86 OCC Guidance Will Assist Banks in Corporate Governance (10/28/2003)				✓
Bank Failure: An Evaluation of the Factors Contributing to the Failure of National Banks (6/1988)				✓
Duties and Responsibilities of Directors (1998)				✓
Conflicts of Interest Handbook (6/2000)				✓
U.S. Treasury Issuances				
TG-15 Treasury Announces New Restrictions on Executive Compensation (02/04/2009)	✓			
HP-1364 Treasury Issues Additional Executive Compensation Rules Under TARP (01/16/2009)	✓			
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Final FASB Staff Position-FAS146-1 Determining whether a One-Time Termination benefit offered in connection with an exit or disposal activity is, in substance, an enhancement to an ongoing benefit arrangement.(9/03/2003) (Topic 420 Exit or Disposal Cost Obligations) *FASB Accounting Standards Codification™ (07/01/2009)*	✓			
OTHER RELATED MATERIAL				
FDIC - Supervisory Insights- Summer 2006 - Topics Include: Operational Risk and Disaster Planning (6/30/2006)				✓
FFIEC -Lessons Learned from Hurricane Katrina: Preparing Your Institution for a Catastrophic Event (6/15/2006)				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#17 – OTHER ASSETS

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Sec. 34.106 – Investments for Public Welfare	✓			
Texas Administrative Code				
FDIC Laws & Regulations				
12 CFR 325.5(g)Miscellaneous Treatment of Deferred Tax Assets		✓		
Federal Reserve Laws & Regulations				
12 CFR 208 (Regulation H) Appendix A – Capital Adequacy Guidelines for State Member Banks			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
FDIC Issuances				
FIL-76-2007 Servicing for Mortgage Loans – Loss Mitigation Strategies (9/04/2007)	✓			
FIL-77-2007 Servicing for Mortgage Loans – Supplemental Information for Loss Mitigation Strategies (9/04/2007)	✓			
FIL 131-2002 Interagency Advisory on the Accounting Treatment of Accrued Interest Receivable Related to Credit Card Securitizations (12/4/2002)		✓		
Federal Reserve Issuances				
FFIEC Issuances				
Comptroller of the Currency Issuances				
Comptroller Handbook – Other Assets (and Other Liabilities)				
OCC Bulletin 2010-19 Interagency Supervisory Guidance on Bargain Purchases and FDIC- and NCUA-Assisted Acquisitions (6/07/2010)				✓
OCC Bulletin 95-10 Regulatory Capital Treatment for Deferred Tax Assets (2/15/1995)				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#17 – OTHER ASSETS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
FASB Issues Accounting Standards Update No. 2011-08, Intangibles—Goodwill and Other (Topic 350): Testing Goodwill for Impairment. ASU-2011-08. (09/15/2011)	✓			
FASB Accounting Standards Codification™ (07/01/2009)	✓			
FASB Issues Statements 166 and 167 Pertaining to Securitizations and Special Purpose Entities (06/12/2009) (Topic 860 Transfers and Servicing and Topic 810 Consolidation)	✓			
FSP FAS 140-4 and FIN 46(R)-8 Disclosures by Public Entities (Enterprises) about Transfers of Financial Assets and Interests of Variable Interest Entities (12/11/2008) (Topic 860 Transfers and Servicing)	✓			
FASB No. 141(R), Business Combinations (12/04/2007) (Topic 805 Business Combinations)	✓			
FASB No. 160, Noncontrolling Interests in Consolidated Financial Statements (12/04/2007) (Topic 810 Consolidation)	✓			
FSP FIN 46(R)-6 – Determining the Variability to be Considered in Applying FASB Interpretation No. 46(R) (04/13/2006) (Topic 810 Consolidation)	✓			
FSP – Final FASB Staff Position FIN 46 (R) -5 relating to Consolidation of Variable Interest Entities –Implicit Variable Interest (3/03/2005) (Topic 810 Consolidation)	✓			
FSP – Final FASB Staff Position FAS 142-2 Goodwill and Other Intangible Assets –Relating to Oil and Gas Producing Entities (9/02/2004) (Topic 350 Intangibles-Goodwill and Other)	✓			
FSP – Final FASB Staff Position FAS 142-1 Goodwill and Other Intangible Assets – Whether Mineral Rights are Tangible or Intangible Assets (4/30/2004) (Topic 350 Intangibles-Goodwill and Other)	✓			
FSP – Final FASB Staff Position FAS 141-1 Business Combinations (4/30/2004) (Topic 805 Business Combinations)	✓			
FSP – Final FASB Staff Position FIN 46 (R) -4 relating to Consolidation of Variable Interest Entities (04/30/2004) (Topic 810 Consolidation)	✓			
FSP – Final FASB Staff Position FIN 46 (R) -3 Consolidation of Variable Interest Entities. (02/12/2004) (Topic 810 Consolidation)	✓			
FSP – Final FASB Staff Position FIN 46 (R) -2 Consolidation of Variable Interest Entities. (02/12/2004) (Topic 810 Consolidation)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#17 – OTHER ASSETS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FSP – Final FASB Staff Position FIN 46 (R) -1 Consolidation of Variable Interest Entities. (02/12/2004) (Topic 810 Consolidation)	✓			
FSP – Final FASB Staff Position 46-8 Consolidation of Variable Interest Entities. (12/19/2003) (Topic 810 Consolidation)	✓			
Final FASB Staff Position-FIN 46-7 (11/26/2003) (Topic 810 Consolidation)	✓			
Final FASB Staff Position-144 (11/11/2003) (Topic 360 Property Plant and Equipment)	✓			
News Release-FASB Defers Implementation Date for Accounting Guidance on Variable Interest Entities (10/9/2003)	✓			
Final FASB Staff Position-FIN 46-6 (10/9/2003) (Topic 810 Consolidation)	✓			
FASB Staff issues five final FASB Staff Positions on FASB Interpretation No. 46, Consolidation of Variable Interest Entities (8/13/2003) (Topic 810 Consolidation)	✓			
FAS 140-Accounting of Transfers and Servicing of Financial Assets and Extinguishments of Liabilities-a replacement of FAS 125 (9/2000) (Topic 860 Transfers and Servicing)	✓			
FAS 109 – Accounting for Deferred Income Taxes (Topic 740 Income Taxes)	✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#18– OTHER LIABILITIES

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
Federal Reserve Laws & Regulations				
POLICY ISSUANCES				
Department Policy Memorandum				
FDIC Issuances				
Federal Reserve Issuances				
FFIEC Issuances				
Comptroller of the Currency Issuances				
Comptroller Handbook – Other Assets (and Other Liabilities)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
FASB Accounting Standards Codification™ (07/01/2009)	✓			
FASB Staff Position FAS No. 132(R)-1 Employers' Disclosures about Postretirement Benefit Plan Assets (12/30/2008) ASC Topic 715 Compensation – Retirement Benefits	✓			
FSP Final FAS Staff Position 106-1 – Accounting and Disclosure Requirements Related to the Medicare Prescription Drug, Improvement and Modernization Act of 2003. (1/12/2004) ASC Topic 715 Compensation – Retirement Benefits	✓			
FAS 132 – Employers Disclosures about Pensions and Other Postretirement Benefits (12/23/2003) ASC 715 Compensation – Retirement Benefits	✓			
FAS 109 – Accounting for Income Taxes ASC Topic 740 Income Taxes	✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#19– OTHER REAL ESTATE

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Sec. 33.109 – Transactions With Management and Affiliates	✓			
Sec. 34.003 – Other Real Property	✓			
Sec 34.004 – Passive Investment in Mineral Interests	✓			
Texas Administrative Code				
7 TAC 12.91 – Other Real Estate Owned	✓			
FDIC Laws & Regulations				
12 CFR 323 – Appraisals		✓		
Federal Reserve Laws & Regulations				
12 CFR 225.63 (Regulation Y) Subpart G – Appraisal Standards for Federally Related Transactions; Transactions Requiring a State Certified or Licensed Appraiser			✓	
12 CFR Section 225.22 (Regulation Y) Subpart C—Nonbanking Activities and Acquisitions by Bank Holding Companies				✓
POLICY ISSUANCES				
Department Policy Memorandum				
SM 1008 – Policy for OREO	✓			
FDIC Issuances				
FIL-82-2010 - Interagency Guidance : Appraisal and Evaluation Guidelines (12/2/2010)	✓			
FIL-62-2008 Guidance on Other Real Estate (07/01/2008)		✓		
FIL-98-2006 Updated Guidelines for an Environmental Risk Program (11/13/2006)		✓		
Federal Reserve Issuances				
SR 10-12 Questions and Answers for Federal Reserve-Regulated Institutions Related to the Management of Other Real Estate Owned (06/28/2012)			✓	

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#19– OTHER REAL ESTATE

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Press Release Federal Reserve Board Issues Policy Statement Regarding Rental of Residential Properties Acquired in Foreclosure (04/05/2012)			✓	
SR 11-15 Disposal of Problem Assets through Exchanges (12/21/2011)	✓			
SR 95-16 Real Estate Appraisal Requirements for Other Real Estate Owned (3/28/1995)			✓	
FFIEC Issuances				
Comptroller of the Currency Issuances				
OCC Handbook Other Real Estate Owned				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
FASB Accounting Standards Codification™ (07/01/2009)				
ASC Topic 360 – Property, Plant, and Equipment (Replaces FASB 144 – Accounting for the Impairment or Disposal of Long-Lived Assets (superseded SOP 92-3 – Accounting for Foreclosed Assets)	✓			
ASU 360-20 Real Estate Sales (Replaces FAS 66 – Accounting for Sales of Real Estate)	✓			
Statement of Position 92-3 – Accounting for Foreclosed Assets (Topic 970 Real Estate)	✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#20– OVERDRAFTS, KITE SUSPECT, AND CUTS

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
Federal Deposit Insurance Act, Section 18(j) – Restrictions on Transactions With Affiliates and Insiders		✓		
12 CFR 353 Suspicious Activity Reports: Reports of Apparent Crimes Affecting Insured Nonmember Institutions		✓		
12 CFR 337.3 – – Unsafe and Unsound Banking Practices: Limits in Extensions of Credit to Executive Officers, Directors, and Principal Shareholders of Insured Nonmember Banks		✓		
Federal Reserve Laws & Regulations				
12 CFR 208.62 (Regulation H) – Reports of Crimes and Apparent Crimes Subpart F-Miscellaneous Requirements			✓	
12 CFR 215 (Regulation O) – Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
FDIC Issuances				
PR 257-2010 Final Guidance on Automated Overdraft Payment Programs (11/24/2010)	✓			
Federal Reserve Issuances				
News Release – Clarifications to Regulation E and Regulation DD Final Rules Pertaining to Overdraft Services (05/28/2010)			✓	
News Release - Final Rules Prohibit Financial Institutions from Charging Consumers Fees for Paying Overdrafts on ATM and One-time Debit Card Transactions (11/12/2009)			✓	
News Release – Publication of Amendments Addressing Overdraft Protection, Regulation DD (5/19/2005)			✓	
SR 05-03 – Interagency Guidance on Overdraft Protection Programs (2/18/2005)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#20– OVERDRAFTS, KITE SUSPECT, AND CUTS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FFIEC Issuances **Comptroller of the Currency Issuances**				
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#21– PREMISES AND EQUIPMENT

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Sec. 32.201 – Conduct of the Business of Banking	✓			
Sec. 32.202 – Home Office	✓			
Sec. 32.203 – Branch Offices	✓			
Sec. 32.204-Loan Production Offices	✓			
Sec. 33.109 – Transactions With Management and Affiliates	✓			
Sec. 34.002 – Investment in Bank Facilities	✓			
Texas Administrative Code				
7 TAC 3.22 – Sale or Lease Agreement With An Officer, Director, Principal Shareholder, or Affiliate	✓			
FDIC Laws & Regulations				
Section 18(j) of the FDI Act – Restrictions on Transactions With Affiliates and Insiders		✓		
Federal Reserve Laws & Regulations				
Sections 23A and B of the Federal Reserve Act – Restrictions on Transactions With Affiliates			✓	
12 USC 371d Investment in Bank Premises or Stock of Corporation			✓	
12 CFR 208.21 (Regulation H) Investment in Bank Premises and Securities			✓	
POLICY ISSUANCES				
Department Policy Memorandum (Found in the Law and Guidance Manual)				
LO 07-01 A remote service unit is not a "branch" under Texas law and is not subject to licensure or registration. (02/20/2007)	✓			
LO 99-36 A state bank offering mortgage loans through a loan production office may use an assumed name to identify a loan production office if use of the name does not create significant potential for confusing or misleading the public	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#21– PREMISES AND EQUIPMENT

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LO 98-39 An out-of-state bank, legally operating in this state, may branch at any location in the state, without regard to geographic limitation. Compliance with the public notice requirements of the Board of Governors of the Federal Reserve System satisfies the notice requirements of state law	✓			
LO 98-09 An ATM unit in an office tower lobby with restricted access is not subject to ATM safety requirements	✓			
LO 96-26 An Automated Loan Machine is considered an electronic terminal, not a branch, and may be established under ATM licensing rules	✓			
LO 96-18 A leased facility 500 feet from the home office of a state bank is considered a home office extension and not a branch	✓			
LO 95-71 A state bank may establish a university branch	✓			
LO 95-15 Mobile branch banking is an authorized activity for a Texas-chartered state bank if each branch has been approved as such with a specific service or marketing area, and logs are maintained by the mobile branch to track the specific locations in which the mobile unit is conducting business	✓			
FDIC Issuances				
FIL-56-2010 Guidance on Mitigating Risk Posed by Information Stored on Photocopiers, Fax Machines, and Printers (09/15/2010)		✓		
FIL 101-2005 Regulatory Relief – Information for Bankers in Hurricane Affected Areas (related to main office and branch relocations) (10/07/2005)		✓		
FIL 40-2005 Final Rule Relating to International Banking (5/06/2005)		✓		
Federal Reserve Issuances				
FFIEC Issuances				
Comptroller of the Currency Issuances				
OCC Handbook – Insider Activities (November 2013)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
FASB Staff Position FAS 13-2 – Accounting for a Change or Projected Change in the Timing of Cash Flows Relating to Income Taxes Generated by a Leveraged Lease Transaction (7/13/2006) Topic 840 Leases)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#21– PREMISES AND EQUIPMENT

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FAS 13-1 FASB Staff Position – Accounting for Rental Costs Incurred During a Construction Period (10/06/2005) (Topic 840 Leases)	✓			
FAS 13 – Accounting for Leases (Topic 840 Leases)	✓			
FAS 28 – Accounting for Sales With Leaseback, includes Amendment to FAS 13 (Topic 840 Leases)	✓			
FAS 98-Accounting for Leases: Sale-Leaseback Transactions involving Real Estate Sales-Type Leases of Real Estate , Definition of the Lease Term and Initial Direct Costs of Direct Financial Leases, Amendments to FAS 13,66 and 91 (Topic 840 Leases)	✓			
FAS 145-Rescission of FASB Statements No. 4, 44 and 64, Amendment of FASB Statement B and Technical Corrections (Topic 470 Debt)	✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#22 – RELATED ORGANIZATIONS

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Sec. 31.107 – Regulation and Examination of Related Entities	✓			
Sec. 34.103 – Bank Subsidiaries	✓			
Chapter 202-Bank Holding Companies	✓			
Sec. 202.001 Acquisition				
Sec. 202.002 Limitation on Control of Deposits				
Sec. 202.003 Required Age of Acquired Bank				
Sec. 202.004 Nonbanking Acquisition, Election or Activity				
Sec. 202.005 Applicable Laws				
Sec. 202.006 Financial Activities				
Texas Administrative Code				
7 TAC 12.31 – Loans Secured by Affiliate-Issued Securities	✓			
FDIC Laws & Regulations				
Federal Deposit Insurance Act, Section 18(j) – Restrictions on Transactions With Affiliates and Insiders		✓		
Federal Deposit Insurance Act, Section 24-Activities of Insured Banks		✓		
Federal Reserve Laws & Regulations				
Sections 23A and B of the Federal Reserve Act – Restrictions on Transactions With Affiliates			✓	
12 CFR 223 (Regulation W) Transactions between Banks and their Affiliates			✓	
12 CFR 225.25 (Regulation Y) List of Permissible Non-Banking Activities			✓	
POLICY ISSUANCES				
Department Issuances (Found in Law & Guidance Manual)				
LO 08-01 A state bank has the authority to guarantee the performance of a transaction to which the bank's operating subsidiary is a party. (07/10/2008)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#22 – RELATED ORGANIZATIONS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LO 01-06 A state bank affiliated insurance agency may pay more that nominal, contingent referral fees to certain bank officers if the officers are appropriately licensed as insurance solicitors under state law	✓			
LO 00-03 A state bank may sell title insurance directly or through an operating subsidiary if the selling entity is appropriately licensed as a title insurance agent under state law	✓			
LO 98-25 A state bank may sell promotional goods in the bank lobby	✓			
LO 98-02 A state bank may sell its excess marketing and advertising capacity to third-parties	✓			
LO 98-01 A state bank may acquire a company that provides software and consulting services	✓			
LO 97-06 A state bank cannot sell phone cards as principal but may allow a third party to sell phone cards on premises or sell phone cards as agent for a merchant customer	✓			
LO 96-31 A state bank may make a non-controlling minority investment in another entity under certain conditions	✓			
LO 96-19 Bank freeze-out mergers are permissible under Texas law	✓			
LO 95-59 A state bank or its subsidiary may invest in a limited liability company under certain conditions	✓			
LO 95-57 A state bank may provide bookkeeping and data processing services for itself and for affiliated banks	✓			
LO 93-1 A state bank may provide archive management services to other community banks, directly or through a subsidiary	✓			
FDIC Issuances				
PR-45-2014 Federal Banking Regulators Finalize Joint Supplemental Guidance on Income Tax Allocation Agreements (06/13/2014)	✓			
FIL-8-2014 Paying Agent Notification Requirements (02/07/2014)				✓
FIL-6-2014 Registration of Municipal Advisors – Final Rule (01/31/2013)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#22 – RELATED ORGANIZATIONS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
PR-60-2011 - FDIC Board Approves Joint Proposed Rule on Resolution Plans and Credit Exposure Reports for Covered Systemic Organizations (03-29-2011)	✓			
FIL-11-2006 Agencies and FinCEN Guidance on Sharing Suspicious Activity Reports with Controlling Companies (01/20/2006)	✓			
FIL 67-2003 Filing Procedures (8/21/2003)		✓		
FIL 124-98/Federal Reserve SR 98-38 Interagency Policy Statement on Income Tax Allocation in a Holding Company Structure (11/24/1998)		✓	✓	
Federal Reserve Issuances				
FedLinks Bulletin *Intercompany Transactions (9/2016)*	✓			
SR 16-4 Relying on the Work of the Regulators of the Subsidiary Insured Depository Institution(s) of Bank Holding Companies and Savings and Loan Holding Companies with Total Consolidated Assets of Less than $5o Billion (3/3/2016)	✓			
Press Release Federal Reserve Board Issues Final Rule to Expand Applicability of Small Bank Holding Company Policy Statement and Apply it to Certain Savings and Loan Holding Companies (4/9/2015)	✓			
Press Release Federal Reserve Board Approves Final Rule Strengthening Supervision and Regulation of Large U.S. Bank Holding Companies and Foreign Banking Organizations (02/18/2014)	✓			
SR 13-21 Inspection Frequency and Scope Requirements for Bank Holding Companies and Savings and Loan Holding Companies with Total Consolidated Assets of $10 Billion or Less (12/17/2013)	✓			
Press Release: FR to Implement Consumer Compliance Supervision Program of Nonbank Subsidiaries of Bank Holding Companies and Foreign Banking Organizations (09/15/2009)			✓	

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#22 – RELATED ORGANIZATIONS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Press Release Board Adopts Final Rule Delaying the Effective Date of New Limits on the Inclusion of Trust Preferred Securities and Other Restricted Core Capital Elements in Tier 1 Capital (03/17/2009)			✓	
SR 09-4 Applying Supervisory Guidance and Regulations on the Payment of Dividends, Stock Redemptions, and Stock Repurchases at Bank Holding Companies (02/24/2009)			✓	
SR 08-09 Consolidated Supervision of Bank Holding Companies and the Combined U.S. Operations of Foreign Banking Organizations (10/16/2008)			✓	
Press Release Approval of Final Rule Expanding the Definition of a Small Bank Holding Company (02/27/2006)			✓	
Press Release Board Issues Revised Bank Holding Company Rating System (12/01/2004)	✓			
SR 01-1 Application of the Board's Capital Adequacy Guidelines to Bank Holding Companies Owned by Foreign Banking Organizations (1/5/2001)			✓	
SR 00-13 Framework for Financial Holding Company Supervision (8/15/2000)			✓	
FFIEC Issuances				
Comptroller of the Currency Issuances				
OCC Handbook – Mortgage Banking (02/7/2014)				✓
OCC Handbook – Insider Activities (November 2013)				✓
OCC Licensing Manual – Investment in Subsidiaries and Equities(4/2008)				✓
OCC Examiner Handbook- Related Organizations – Examiner Guidelines for Affiliates, Subsidiaries, Equity Investments, and Similar Entities (8/4/2004)				✓
Banking Circular 57 – Banking Holding Company Affiliates (7/1/1976)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#22 – RELATED ORGANIZATIONS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FASB Accounting Standards Codification™ (07/01/2009)	✓			
FASB Issues Interpretation No. 46 Consolidation of Variable Interest Entities (1/2003)(Topic 810 Consolidation)	✓			
OTHER RELATED MATERIAL				
Report to Congress and FSOC on Activities and Investments that Banking Entities May Engage in Under Applicable Law (9/2016)				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#23 – RETAIL SALE OF NONDEPOSIT PRODUCTS

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Insurance Code				
Chapter 4001 Agent Licensing in General	✓			
Chapter 556 Unfair Methods of Competition and Unfair Practices by Financial Institutions	✓			
Texas Securities Act				
Section 13 Method and Condition of Registration Required for Dealer, Agent, Investment Adviser or Investment Adviser Representative	✓			
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
12 CFR 362.4 – Securities Activities of Subsidiaries of Insured Nonmember Banks: Bank Transactions With Affiliated Securities Companies		✓		
Federal Reserve Laws & Regulations				
12 CFR Part 218 - Regulation R			✓	
Comptroller of the Currency Laws & Regulations				
12 USC 1972– Tying Availability of Credit from the Bank to the Purchase of Insurance Offered by the Bank				✓
12 USC 92 – Authorizes National Banks to Sell Insurance				✓
Securities and Exchange Commission				
17 CFR Parts 240 and 247 -- Definitions of Terms and Exemptions Relating to the ``Broker'' Exceptions for Banks and Exemptions for Banks Under Section 3(a)(5) of the Securities Exchange Act of 1934 and Related Rule	✓			
POLICY ISSUANCES				
Department Policy Memorandum				
FDIC Issuances				
FIL-8-2014 Paying Agent Notification Requirements (02/07/2014)				✓
FIL-7-2014 Recordkeeping and Confirmation Requirements for Securities Transactions (02/04/2014)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#23 – RETAIL SALE OF NONDEPOSIT PRODUCTS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-6-2014 Registration of Municipal Advisors – Final Rule (01/31/2013)	✓			
FIL 25-2003 Consumer Protections for Bank Sales of Insurance (4/4/2003)		✓		
FIL 84-2001 /OCC 2001-43 Questions and Answers on Consumer Protections for Bank Sales of Insurance (9/27/2001)		✓		
FIL 84-2000 Final Rule on Consumer Protections for Bank Sales of Insurance (12/5/2000)		✓		
FIL 80-98 Nondeposit Investment Products and Recordkeeping Requirements (7/6/1998)		✓		
FIL 54-98FDIC's Brochure Insured or Not Insured-A Guide to What Is and Is Not Protected by FDIC Insurance (5/27/1998)		✓		
FIL 48-97 – New Examination Procedures for Retail Nondeposit Investment Product Sales (5/7/1997)		✓		
FIL 61-95/OCC 95-52 Joint Interpretations of the Interagency Statement on Retail Sales of Nondeposit Investment Products (9/12/1995)		✓		
Federal Reserve Issuances				
Final Rules to Implement the Bank "Broker" Provisions of GLBA (09/24/2007)	✓			
FFIEC Issuances				
Comptroller of the Currency Issuances				
Comptrollers Handbook: Retail Nondeposit Investment Products (Revised 1/2015)				✓
OCC 2002-35-Debt Cancellation Agreements and Debt Suspension Agreements (6/12/2003)				✓
OCC 2002-40 Debt Cancellation Contracts and Debt Suspension Agreements (9/24/2002)				✓
OCC 94-13 Nondeposit Investment Sales Examination Procedures (2/24/1994)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#23 – RETAIL SALE OF NONDEPOSIT PRODUCTS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
OTHER RELATED MATERIAL				
SEC – Exemptions for Banks Under Section 3(a)(5) of the Securites Exchange Act of 1934 and Related Rules *(10/5/2007)*	✓			
Texas Department of Insurance Commissioner's Bulletin No. B-0051-97 – Interim Procedures for Banks Selling Annuities	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#24 – TEMPORARY MORTGAGE PURCHASE PROGRAMS

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Sec. 34.201 – Lending Limits	✓			
Texas Administrative Code				
7 TAC 12.6(h) – Loans Not Subject to Lending Limits-Discount of Installment Consumer Paper	✓			
FDIC Laws & Regulations				
Federal Reserve Laws & Regulations				
POLICY ISSUANCES				
Department Policy Memorandum (Found in Law and Guidance Manual)				
SM 1011 – Policy for Temporary Mortgage Purchase Programs	✓			
FDIC Issuances				
FDIC 88-36 Legal Opinion-Bank's Purchase of Mortgage Servicing Rights from Affiliate (4/29/1988)		✓		
Federal Reserve Issuances				
FFIEC Issuances				
Comptroller of the Currency Issuances				
Mortgage Banking (Comptroller's Handbook)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
FASB Accounting Standards Codification™ (07/01/2009)				
FASB ASC 860, Transfers and Servicing	✓			
FAS 65 – Accounting for Certain Mortgage Banking Activities (See FASB ASC 948- Financial Services- Mortgage Banking)	✓			
FAS 91 – Accounting for Nonrefundable Fees and Costs Associated With Originating or Acquiring Loans and Initial Direct Costs of Leases (See FASB ASC 310-20 Receivables)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#24 – TEMPORARY MORTGAGE PURCHASE PROGRAMS

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FAS 98-Accounting for Leases: Sale-Leaseback Transactions Involving Real Estate, Sales-Type Leases of Real Estate, Definition of the Lease Term, and Initial Direct Costs of Direct Financing Leases—an amendment of FASB Statements No. 13, 66, and 91 (See FASB ASC 840-Leases)	✓			
OTHER RELATED MATERIAL *FinCEN Assessment Reveals Suspected Mortgage Loan Fraud Continues to Rise (11/03/2006)*				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#27 – OTHER SUPERVISORY ISSUES

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
3 TFC 343.105 Notice of Penalties for Making False or Misleading Written Statement	✓			
Texas Administrative Code				
7 TAC §3.34 Posting Notice in All Financial Institutions Regarding Requirements for Certain Loan Agreements to be in Writing.	✓			
7 TAC §11.37 How Do I Provide Information to Consumers on How to File a Complaint?	✓			
7 TAC §12.33. Debt Cancellation Contracts and Debt Suspension Agreements	✓			
7 TAC §33.51 How Do I Provide Information to My Customers About How to File a Complaint?	✓			
7 TAC Chapter 35 Check Verification Entities	✓			
Texas Business & Commerce Code	✓			
Chapter 604 – Stored Value Card				
Texas Property Code				
Chapter 71 Escheat of Property	✓			
Chapter 72 Abandonment of Personal Property	✓			
Chapter 73 Property Held by Financial Institutions	✓			
Chapter 74 Report, Delivery, and Claims Process	✓			
FDIC Laws & Regulations				
Federal Reserve Laws & Regulations				
POLICY ISSUANCES				
Department Policy Memorandum				
SM 1016 Providing Consumer Complaint Notices	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#27 – OTHER SUPERVISORY ISSUES

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
RG-3008 Residential Mortgage Fraud	✓			
RG-3005-Consumer Complaint Notices	✓			
FDIC Issuances				
FIL-75-2016 Final Guidance on the Uniform Interagency Consumer Compliance Rating System (11/8/2016)	✓			
PR-57-2016 Agencies Release Final Revisions to Interagency Questions and Answers Regarding Community Reinvestment (7/15/2016)	✓			
PR-111-2014 Agencies Release Annual CRA Asset-Size Threshold Adjustments for Small and Intermediate Small Institutions (12/19/2014)	✓			
PR-101-2013 Agencies Release Final Revisions to Interagency Questions and Answers Regarding Community Reinvestment (11/15/2013)	✓			
FIL 41-2012 New Classification System for Citing Violations in Reports of Examination (09/25/2012)	✓			
FIL-60-2010 Model Privacy Notice Form – Compliance Guide (09/27/2010)	✓			
PR 219-2010 Agencies Issue Final Community Reinvestment Act Rule to Implement Provision of Higher Education Opportunity Act (09/29/2010)	✓			
PR-209-2009 Federal Regulators Issue Final Model Privacy Notice Form (11/17/2009)	✓			
FIL 26-2004 Joint issuance on Unfair or Deceptive Acts or Practices by State-Chartered Bank (3/11/2004)	✓			
Federal Reserve Issuances				
Press Release- Federal Reserve Board Announces Final Rules to Restrict Fees and Expiration Dates on Gift Cards (03/23/2010)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#27 – OTHER SUPERVISORY ISSUES

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FFIEC Issuances				
Press Release - FFIEC Issues Uniform Interagency Consumer Compliance Rating System (11/7/2016)	✓			
Comptroller of the Currency Issuances				
OCC Bulletin 2003-10 Final Rules Governing Availability of Information (3/11/2003)	✓			
OCC NR 2002-73 Rule on Debt Cancellation Contracts and Debt Suspension Agreements Provides New Consumer Protections and Safety and Soundness Standards(9/17/02)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				
Department of Banking Closed Account Notification System for Check Verification Entities (02/2008)	✓			
Report Mortgage Fraud to DOB (01/2008) Form	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

BSA/AML

CITE	APPLICABLE TO: ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATIONS				
USA PATRIOT Act *(10/2001)*				✓
The Bank Secrecy Act				✓
31 U.S.C. 5311-5314e –				
5316-5330				
5331				
5332e				
12 U.S.C. 1829b				
12 U.S.C. 1951-1959e				
Federal Crime of Money Laundering - Title 18, U.S. Code, Crimes and Criminal Procedure				
Federal Crime of Operating an Unlicensed or Unregistered Money Transmitting Business - Title 18 U.S. Code, Crimes and Criminal Procedure				
Texas Finance Code				
Chapter 151 Money Services Act				✓
Texas Administrative Code				
7 TAC §33.3 Exclusion From Licensing for Bank Agents (Effective 1-5-06)	✓			
U.S. Treasury/FinCEN –				
31 CFR Chapter X (Effective March 1, 2011) General Cross Reference Index	✓			
31 CFR Part 103 (Effective through February 28, 2011)				
FDIC Laws & Regulations				
12 CFR 326 Subpart B – Procedures for Monitoring Bank Secrecy Act Compliance		✓		
12 CFR 353 – Suspicious Activity Reports		✓		

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

BSA/AML

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Federal Reserve Laws & Regulations -				
Regulation H – 12 CFR 208.62 – Suspicious Activity Reports			✓	
Regulation H – 12 CFR 208.63- Procedures for Monitoring Bank Secrecy Act			✓	
Regulation K – 12 CFR 211.5(k) – Reports of Crimes and Suspected Crimes			✓	
Regulation K – 12 CFR 211.24(f) – Reports of Crimes and Suspected Crimes			✓	
Regulation Y – 12 CFR 225.4(f) – Suspicious Activity Report			✓	
POLICY ISSUANCES				
Department Issuances				
Industry Notice – IN 2013-7 Mandatory BSA E-Filing Reminder for Banks and MSBs (02/15/2013)	✓			
Internal Policies				
Examiner Bulletin 2013-04 BSA Violation Citations (7/17/2013)				✓
Examiner Bulletin 2009-02 BSA/AML Risk Focused Examination Procedures (08/05/2009)				✓
FDIC Issuances				
FIL-21-2016 Agencies Release Guidance to Issuing Banks on Applying Customer Identification Program Requirements to Holders of Prepaid Cards (03/21/2016)	✓			
FIL-5-2015 Statement on Providing Banking Services (1/28/2015)	✓			
FIL-41-2014 FDIC Clarifying Supervisory Approach to Institutions Establishing Account Relationships with Third-Party Payment Processors (07/28/2014)	✓			
FIL-43-2013 FDIC Supervisory Approach to Payment Processing Relationships With Merchant Customers That Engage in Higher-Risk Activities (09/27/2013)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

BSA/AML

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
PR-84-2013 Federal Regulators Issue Guidance on Reporting Financial Abuse of Older Adults (09/24/2013)	✓			
FIL-3-2012 *Payment Processor Relationships- Revised Guidance (01/31/2012) Guidance*	✓			
FDIC Supervisory Insights-Summer 2011 - "Managing Risks in Third-Party Payment Processor Relationships" (07/21/2011)				✓
FIL-17-2011 - Bank Secrecy Act - Guidance on Accepting Accounts from Foreign Embassies, Consulates, and Missions (03/24/2011)	✓			
FIL-15-2011 Reorganization of FinCEN's Bank Secrecy Act Regulations (03/15/2011)	✓			
FIL-72-2009 Interagency Guidance on Transparency for U.S. Banking Organizations Conducting Cross Border Funds Transfers (12/17/2009)	✓			
FIL-127-2008 Guidance on Payment Processor Relationships (11/07/2008)	✓			
PR-79-2008 FDIC and TX DOB Execute Information Sharing Agreement (09/15/2008)	✓			
FIL-44-2008 Guidance for Managing Third Party Risk (06-06-2008)		✓		
FIL-38-2008 Provision for Independent Testing for BSA/AML Compliance (05/16/2008)		✓		
FIL-113-2007 Final Regulation Implementing Section 312- Special Due Diligence Programs for Certain Foreign Accounts (12/21/2007)	✓			
PR-61-2007 Agencies Issue Statement on Enforcement of Bank Secrecy Act/Anti-Money Laundering Requirements (07/19/2007)	✓			
FIL-40-2006 Increasing Trend of Smuggling Currency from the U.S. into Mexico (05/04/2006)				✓
FIL-9-2006 Office of Foreign Assets Control Enforcement Guidelines (Interim Final Rule) (02/01/2006)	✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

BSA/AML

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-05-2006 Agencies and FinCEN Guidance on Sharing Suspicious Activity Reports with Controlling Companies (01/20/2006)	✓			
PR-60-2005 Agencies Release BSA/AML Examination Manual, Outreach Fact Sheet and Q&A (6/30/2005)	✓			
FIL-34-2005 Guidance on Customer Identification Programs (4/28/2005)	✓			
FIL 32-2005 Interpretive Guidance on Providing Banking Services to Money Services Businesses Operating in the United States (4/26/2005)	✓			
FIL-24-2005 Bank Secrecy Act: Statement on Money Services Businesses	✓			
FIL-121-2004 Developing an Effective Computer Software Evaluation Program to Assure Quality and Regulatory Compliance (11/16/2004)	✓			
FIL 90-2004 Guidance on Customer Identification Programs (7/28/2004)	✓			
FIL-72-2004 Guidance on Accepting Accounts from Foreign Governments, Foreign Embassies and Foreign Political Figures (06/16/2004)	✓			
FIL 28-2004 New Currency Transaction Report (3/16/2004)	✓			
FIL 4-2004 Anti-Money Laundering Guidance on Customer Identification Programs (1/9/2004)		✓		
FIL-42-2003 –Final Rule on Customer Identification Programs (5/27/2003)	✓			
FIL 136-2002-Final Rule Implementing Sections of the USA Patriot Act that address correspondent accounts for Foreign Shell Banks (12/11/2002)		✓		
FIL 111-2002-Foreign Assets Control Act/Frequently Asked Questions (9/18/2002)		✓		
FIL 82-2002-Amended Statement of Policy on Bank Merger Act Transactions-"Anti-Money Laundering Record" (7/30/2002)		✓		

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(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
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CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIL-59-2002 Guidance for Financial Institutions in Detecting Terrorist Financing (06/07/2002)	✓			
FIL 106-2001-Privacy of Consumer Financial Information (12/20/2001)	✓			
FIL-6-2001-Guidance on Enhanced Scrutiny for Transactions that May Involve the Proceeds of Foreign Official Corruption (01/22/2001)	✓			
Federal Reserve Issuances				
SR 16-7 Interagency Guidance to Issuing Banks on Applying Customer Identification Program Requirements to Holders of Prepaid Access Cards (3/21/2016)			✓	
News Release - FinCEN, Federal Reserve Finalize Rule Amending Definitions of "funds transfer" and "transmittal of funds" in the Bank Secrecy Act (12/3/2013)	✓			
SR 11-6 Guidance on Accepting Accounts from Foreign Embassies, Consulates and Missions (foreign missions) (03/24/2011)	✓			
SR 10-11 Interagency Examination Procedures for Reviewing Compliance With the Unlawful Internet Gambling Enforcement Act of 2006 (05/20/2010)	✓			
SR 10-8 Suspicious Activity Report Filing Requirements for Banking Organizations Supervised by the Federal Reserve (04/27/2010)			✓	
SR 08-08 Compliance Risk Management Programs and Oversight at Large Banking Organizations with Complex Compliance Profiles (10/16/2008)			✓	
SR 06-07 Amendments to Regulation K to Require Bank Secrecy Act Compliance Program Requirement (03/20/2006)			✓	
FFIEC Issuances				
FFIEC BSA/AML Examination InfoBase				✓

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(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

BSA/AML

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Office of Foreign Asset Control (OFAC)				
Frequently Asked Question in connection with the President's Announcement on Changes to U.S. Policy with Respect to Cuba. (12/17/14)	✓			
OFAC Releases New SDN Search Tool (3/13/13) *SDN Search is available at http://sdnsearch.ofac.treas.gov/*	✓			
Financial Sanctions	✓			
FinCEN Advisories Related to Certain Countries				
Advisories Related to Activities in Certain Countries	✓			
FinCEN Issuances				
FIN-2016-A005 Advisory to Financial Institutions on Cyber-Events and Cyber-Enabled Crime (10/25/2016)	✓			
Frequently Asked Questions Regarding Reporting of Cyber-Events, Cyber-Enabled Crime, and Cyber-Related Information through Suspicious Activity Reports (SARS) (10/25/2016)	✓			
FIN-2016-A003 Advisory to Financial Institutions on E-Mail Compromise Fraud Schemes (9/6/2016)	✓			
Final Rule – Customer Due Diligence Requirements for Financial Institutions (5/11/2016)	✓			
FIN-2016-G002 FAQs Regarding Prepaid Access (3/24/2016)				✓
FedLinks Bulletin on "Bank Secrecy Act/Anti-Money Laundering Compliance" (12/2015)				✓
News Release FinCEN Renews and Broadens Geographic Targeting Orders on Border Cash Shipments in California and Texas (8/7/2015)	✓			
News Release FinCEN Severs Access to U.S. Financial System for FBME Bank Ltd. (7/23/2015)	✓			
NOTICE 2014-1 FinCEN Further Extends FBAR Deadline for Certain Financial Professionals (12/10/2014)				✓

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(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

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CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
News Release FinCEN Statement on Providing Banking Services to Money Services Businesses (11/10/2014)	✓			
FIN -201-R011 FinCEN Ruling on Request for Administrative Ruling on the Application of FinCEN's Regulations to a Virtual Currency Trading Platform (10/27/2014)				✓
FIN-2014-R012 FinCEN Ruling on Request for Administrative Ruling on the Application of FinCEN's Regulations to a Virtual Currency Payment System (10/27/2014)				✓
FIN-2014-R010 Administrative Ruling on the Application of FinCEN Regulations to Currency Transporters, Including Armored Car Services (9/24/2014)	✓			
FIN-2014-A008 Advisory: Guidance on Recognizing Activity that May be Associated with Human Smuggling and Human Trafficking — Financial Red Flags (9/11/2014)	✓			
FIN-2014-A007 Advisory to U.S. Financial Institutions on Promoting a Culture of Compliance (08/11/14)	✓			
FIN-2014-G002 CMIR Guidance for Common Carriers of Currency, Including Armored Car Services (08/01/2014)	✓			
News Release: FinCEN Takes Action to Protect U.S. Financial System (07/17/2014)	✓			
FIN-2014-A005 FinCEN Issues Update on U.S. Currency Restrictions in Mexico Regarding Funnel Accounts and TBML (05/28/2014)	✓			
FIN-2014-A004 FinCEN Issues Advisory on Abuse of the Citizenship-by-Investment Program Sponsored by the Federation of St. Kitts and Nevis (05/20/2014)	✓			
FIN-2014-R003 Records to be Made and Maintained by Dealers in Foreign Exchange (03/11/2014)	✓			
FIN 2014-A002 Updated Guidance to Financial Institutions on Recent Events related to the Departure of Victor Yanukovych and Other Ukrainian Officials (03/06/2014)	✓			
FIN 2014-G001 Guidance to Financial Institutions on Marijuana Businesses (02/14/2014)	✓			

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CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
News Release: FinCEN Publishes Two Rulings on Virtual Currency Miners and Investors (01/30/2014)				✓
FIN-2014-R001 Application of FinCEN's Regulations to Virtual Currency Mining Operations (1/30/14)				✓
FIN-2014-R002 Application of FinCEN's Regulations to Virtual Currency Software Development and Certain Investment Activity (1/30/14)				✓
FinCEN Promotes Information Sharing through Section 314(b) of the USA PATRIOT Act. Updates 314(b) Fact Sheet (10/31/2013)				✓
FIN-2013-A007 Supplement on U.S. Currency Restrictions on Banks in Mexico (09/27/2013)				✓
FIN-2013-R001 FinCEN Issues Ruling on Armored Car Service Transactions - Addresses CTR Filings When Customers Use Armored Cars (7/12/2013)	✓			
FIN 2013-G001 FinCEN Issues Guidance on Virtual Currencies and Regulatory Responsibilities (3/18/13)				✓
Notice on E-Filing Mandate – FinCEN Reminds Financial Institutions to Adopt New Report Format by April 1, 2013 (3/7/13)	✓			
FIN-2013-A001 FinCEN Issues Advisory to Financial Institutions: Update on Tax Refund Fraud and Related Identity Theft (2/26/13)	✓			
FIN 2012-A010 - Risk Associated with Third Party Payment Processors (10/22/2012)	✓			
FIN 2012-G005 Definition of Motor Vehicles of Any Kind, Motor Vehicles, Vessels, Aircraft, and Farm Equipment as it Relates to Potential CTR Exemption for a Non-Listed Business (09/10/2012)	✓			
Notice - Important Notice to Non-Bank Residential Mortgage Lenders and Originators (08/13/2012)	✓			
FIN 2012-R005 - FinCEN Ruling -Compliance Obligations of Certain Loan or Finance Company Subsidiaries of Federally Regulated Banks and Other Financial Institutions (07/19/2012)	✓			
FIN 2012-A006 - Update on U.S. Currency Restrictions in Mexico (07/18/2012)	✓			

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(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

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CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Press Release - FinCEN Assesses Suspicious Activity Involving Title and Escrow Companies (07/11/2012)				✓
Press Release - FinCEN Marks the End of Paper SARs and CTRs - Final Reminder for Electronic Filing Requirement (06/29/2012)	✓			
FIN-2012-G003 Guidance on Determining Eligibility for Exemption from Currency Transaction Reporting Requirements (06/11/2012)	✓			
Final Rule - Amendment to the Bank Secrecy Act Regulations--Exemption From the Requirement To Report Transactions in Currency (as submitted to the Federal Register) (06/04/2012)	✓			
Fin 2012-A005 Tax Refund Fraud and Related Identity Theft (03/30/2012)	✓			
Fin-2012–G002 Filing FinCEN's New Currency Transaction Report and Suspicious Activity Report (03/29/2012).	✓			
FIN-2012-A003 and FIN-2012-A004 - FinCEN Advisories - Guidance to Financial Institutions Based on the Financial Action Task Force Public Statement on Anti-Money Laundering and Counter-Terrorist Financing Risks (03/06/2012)	✓			
Notice - Important Notice about Mandatory Electronic Filing of Reports to FinCEN (02/24/2012)	✓			
Press Release - FinCEN Reports Going Paperless (02/24/2012)	✓			
Press Release - FinCEN Releases Test Site for the New CTR and SAR (02/17/2012)	✓			
FIN-2012-A001 FinCEN Advisory - Foreign-Located Money Services Businesses (02/15/2012)	✓			
Press Release - FinCEN Launches New MSB Registration Website (01/27/2012) website	✓			
Press Release - FinCEN Extends Deadline for Adopting New CTR and SAR (12/20/2011)	✓			
FIN-2011-A016 FinCEN Advisory - Account Takeover Activity (12/19/2011)	✓			

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(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

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CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Notice - Notice Regarding How to Correct or Amend Paper Bank Secrecy Act Forms (10/31/2011)	✓			
Press Release - FinCEN Issues Prepaid Access Final Rule (07/26/2011)				✓
Press Release - FinCEN to Implement CISADA Provision (04/27/2011)	✓			
Advisory FIN 2011-A009 – Information on Narcotics and Bulk Currency Corridors (04/21/2011)	✓			
Press Release - FinCEN Releases Commercial Real Estate Fraud Analysis and Advisory (03/30/2011)	✓			
Press Release – FinCEN's Streamlined Regulations in New 31 CFR Chapter X Became Effective on March 1, 2011 (03/01/2011)	✓			
Amendment to the Bank Secrecy Act Regulations – Reports of Foreign Financial Accounts (02/24/2011)	✓			
Guidance – FIN 2010-G006 Sharing Suspicious Activity Reports by Depository Institutions with Certain U.S. Affiliates (11/23/2010)	✓			
Advisory – FIN-2010-A014 Maintaining the Confidentiality of Suspicious Activity Reports (11/23/2010)	✓			
Final Rule Regarding Confidentiality of Report of Suspicious Activity (11/23/2010)	✓			
News Release - FinCEN Rule Strengthens SAR Confidentiality; Provides Guidance to Permit Sharing with Affiliates (11/23/2010)	✓			
Guidance FIN-2010-G004 Funds "Travel" Regulations: Questions & Answers (11/09/2010)	✓			
News Release – FinCEN to Simplify Structure of its Rules and Regulations (10/18/2010)	✓			
Advisory 2010-A011 – Informal Value Transfer Systems (09/01/2010) Previously Issued Advisory: March 2003 IVTS Advisory	✓			
Press Release – BSA E-Filing Announces New Toll Free Number and Email Address (07/27/2010)				✓

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(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

BSA/AML

CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Press Release – FinCEN Prepaid Access Rule Proposes Greater Transparency to Help Curb Money Laundering, Terrorist Financing (06/21/2010)				✓
FIN-2010-A007 Newly Released Mexican Regulations Imposing Restrictions on Mexican Banks for Transactions in U.S. Currency (06/21/2010)	✓			
FIN-2010-A006 Updated Advisory to Financial Institutions on Filing Suspicious Activity Reports Regarding Loan Modification / Foreclosure Rescue Scams (06/17/2010)	✓			
FIN-2010-R002 Application of a Section 311 Special Measure to the Payment of Current and Future Potential Obligations of a US Customer (06/08/2010)				✓
FIN-2010-R001 Application of a Section 311 Special Measure to Payments under a Stand-By Letter of Credit (06/08/2010)				✓
Press Release: FinCEN Warns Lenders to Guard Against Home Equity Conversion Mortgage Fraud Schemes (04/27/2010)	✓			
FIN-2010-A005*: Advisory to Financial Institutions Filing Suspicious Activity Reports Regarding Home Equity Conversion Mortgage Fraud Schemes (04/27/2010)*	✓			
Press Release: The 2010 Version of the BSA/AML Examination Manual (4/29/2010)	✓			
FIN-2010-A001 Advisory to Financial Institutions on Filing Suspicious Activity Reports Regarding Trade-Based Money Laundering (02/18/2010)	✓			
FIN-2010-G001 Guidance on Obtaining and Retaining Beneficial Ownership Information (03/05/2010)	✓			
FIN-2009-R003 Ruling on Customer Identification Rule – Address Confidentiality Programs(01/12/2010)	✓			
News Release- Important Update for BSA E-Filers on SAR Validations Implementation (12/04/2009)	✓			
FIN-2009-A006 Advisory to Financial Institutions on Filing Suspicious Activity Reports Regarding TARP-related Programs (10/14/09)	✓			

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CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
FIN-2009-G003 Determining the Eligibility for Exemption from Currency Transaction Reporting Requirements (08/31/2009)	✓			
News Release: FinCEN to Implement SAR Acknowledgements and Validations for BSA E-Filing Submissions (08/26/2009)	✓			
FIN-2009-R002 Ruling on Treatment of Deposits by Armored Cars for Currency Transaction Report (CTR) Purposes (07/02/2009)	✓			
FIN-2009-G002 Guidance on the Scope of Permissible Information Sharing Covered by Section 314(b) Safe Harbor of the USA PATRIOT Act (06/16/2009)	✓			
FIN 2009-G001 Guidance on Supporting Information Suitable for Determining the Portion of a Business Customer's Annual Gross Revenues that is Derived from Activities Ineligible for Exemption from Currency Transaction Reporting Requirements (04/12/2009)	✓			
FIN 2009-A001 Guidance to Financial Institutions on Filing Suspicious Activity Reports regarding Loan Modification/Foreclosure Rescue Scams (04/06/2009)	✓			
Guidance on Designation of Exempt Person Form Completion Under the Revised CTR Exemption Rule (01/15/2009)	✓			
News Release - FinCEN Announces Final Rule on Currency Transaction Exemption Reporting (12/04/2008)	✓			
News Release – Revised RMSB Form 107 for Money Services Businesses Effective September 1, 2008 (08/25/2008)				✓
News Release - FinCEN Announces Details on Intended Retirement of BSA Magnetic Media Filing Program (07/21/2008)	✓			
FIN-2008-R007 Whether a Certain Operation Protecting On-Line Personal Financial Information is a Money Transmitter (05/27/2008)				✓
FIN-2008-R006 Whether an Authorized Agent For the Receipt of Utility Payments is a Money Transmitter (5/21/2008)				✓
FIN-2008-R005 Whether Certain Reloadable Card Operations are Money Services Businesses (03/10/2008)				✓

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CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Suspected Money Laundering in the Residential Real Estate Industry: An Assessment Based upon Suspicious Activity Report Filing Analysis (05/01/2008)				✓
FIN-2008-G005 Filing Suspicious Activity Reports Regarding the Proceeds of Foreign Corruption (04/17/2008)				✓
Notice of Revised Form for Registration of Money Services Business (03/28/2008)				✓
FIN-2008-G002 No Action Position to the CIP Rule for Broker-Dealers (03/04/2008)				✓
FIN-2008-G001 Application of Correspondent Account Rules to the Presentation of Negotiable Instruments Received by a Covered Financial Institution for Payment (01/30/2008)	✓			
FIN-2008-R001 Reporting of Certain Currency Transactions for Sole Proprietorships and Legal Entities Operating Under a "Doing Business As" ("DBA") Name (01/25/2008)	✓			
FIN-2007-R002 Ruling on Whether a Business that Cashes Checks Payable to Customers to Apply Proceeds to the Repayment of Customers' Obligations is a Money Services Business (01/08/2008)				✓
FIN-2007-R001 Ruling on Whether a Publicly Traded Company that Cashes its own Checks Issued to Loan Customers is a Money Services Business (01/08/2008)				✓
FIN-2007-G006 Application of Definition of Money Services Business to Certain Owner-Operators of Automated Teller Machines Offering Limited Services (12/03/2007)				✓
Press Release – FinCEN Issues Final Rule for Section 312 of the USA PATRIOT Act – Enhanced Due Diligence for Correspondent Accounts Maintained by Certain Foreign Banks (08/08/2007)	✓			
FIN-2007-G003 Suspicious Activity Report Supporting Documentation (06/13/2007)	✓			
FIN-2007-G002 Requests by Law Enforcement for Financial Institutions to Maintain Accounts (06/13/2007)	✓			
Press Release – FinCEN Delays Implementation of Revised SAR Forms (04/26/2007)	✓			

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CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
New General Specifications for Electronic Filing of Bank Secrecy Act Reports (02/09/2007)				✓
News Release – SAR Revised to Support Joint Filing and Reduce Duplicate SARs (12/21/2006)	✓			
FIN-2006-G015 – Customer Identification Programs and Banks Serving as Insurance Agents (12/12/2006)	✓			
News Release – FinCEN Advises Financial Industry on Potential Risks of Shell Companies (11/09/2006)	✓			
FIN-2006-G012 – Conducting Independent Reviews of MSBs Anti-Money Laundering Programs (09/22/2006)				✓
FIN-2006-G008 – Application of Regulations Regarding Special Due Diligence Programs for Certain Foreign Accounts to NSCC Fund/SERV Accounts (05/03/2006)	✓			
FIN-2006-G007 – Frequently Asked Questions – Customer Identification Program Responsibilities Under the Agency Lending Disclosure Initiative (04/25/2006)	✓			
FIN-2006-A003 – Guidance to Financial Institutions on the Repatriation of Currency Smuggled into Mexico from the United States (04/28/2006)	✓			
Requirements for Magnetic Media Filing of CTR and Designation of Exempt Person Forms (Dated 01/2006 Released 04/2006)	✓			
FIN-2006-G005 Frequently Asked Questions – Businesses Cashing Their Own Checks (03/31/2006)	✓			
Final Rule; Extension of Applicability Dates – Special Due Diligence Programs for certain Foreign Accounts 31 CFR Part 103 (03/30/2006)	✓			
Guidance to Financial Institutions Regarding Hurricane-Related Benefit Fraud (02/03/2006)	✓			
Guidance: Registration and De-Registration of Money Services Businesses (02/03/2006)				✓
Frequently Asked Questions – Foreign Bank Recertification under 31 C.F.R. §103.177 (02/03/2006)				✓

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CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
Final Regulation Implementing Section 312 of the USA PATRIOT Act (01/04/2006)	✓			
Guidance (Frequently Asked Questions) Concerning Completion of Part II of FinCEN Form 104, Currency Transaction Report (8/12/2005)	✓			
FinCEN Ruling 2005-6 Suspicious Activity Reporting (Structuring) (8/04/2005)	✓			
FinCEN Ruling 2005-3 Definition of Money Services Business(Ceasing to be a Money Services Business) (6/24/2005)	✓			
FinCEN's Advisory on Guidance to Money Service Businesses on Obtaining and Maintaining Banking Services (4/26/2005)				✓
FinCEN Guidance 2004-02 – Interpretation of Suspicious Activity Reporting Requirements to Permit the Unitary Filing of Suspicious Activity and Blocking Reports (12/2004)	✓			
FinCEN – Guidance(FAQs- Final CIP Rule) on Customer Identification Regulations (1/8/2004)	✓			
Comptroller of the Currency Issuances				
OCC 2013-39 Social Media: Consumer Compliance Risk Management Guidance (12/17/ 2013)				✓
OCC Bulletin 2011-27 Prepaid Access Programs – Risk Management Guidance and Sound Practices (06/28/2011)				✓
OCC 2008-12 Risk Management Guidance: Payment Processors (04/24/2008)				✓
OCC Bulletin 39-2006: Automated Clearing House Activities (09/01/2006)				✓
OCC News Release 2004-81 – Community Developments Insights article on Remittances: A Gateway to Banking for Unbanked Immigrants (9/15/2004)				✓
Office of Foreign Asset Control (OFAC)				
Financial Sanctions	✓			

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(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

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CITE	ALL STATE BANKS	NON-FED MEM	STATE FED MEM	REF ONLY
U.S. Treasury Issuances				
Press Release – Joint Fact Sheet on Foreign Correspondent Banking (8/30/2016)	✓			
Press Release: Treasury Takes Actions to Further Restrict North Korea's Access to the U.S. Financial System (6/1/2016)	✓			
Treasury Identifies Belarusian JSC CredexBank as an Institution of "Primary Money Laundering Concern" (05/22/2012)	✓			
OTHER RELATED MATERIAL				
Money Laundering and Financial Crimes (March 2014) an International Narcotics Control Strategy Report				✓
KPMG's Global Anti-money Laundering Survey 2014: How Banks are Facing Up to the Challenge (January 2014)				✓
The Buck Stops Here: Improving U.S. Anti-Money Laundering Practices (Source: U.S. Senate) (April 2013)				✓
Basel Committee on Banking Supervision Paper - Due diligence and transparency regarding cover payment messages related to crossborder wire transfers (May 2009)				✓
Compliance Tips for MSBs and Other SAR Filers (10/10/2007)				✓
FATF Report on New Payment Methods (10/13/2006)				✓
The Misuse of Corporate Vehicles, Including Trust and Company Service Providers (10/2006)				✓
U.S. Money Laundering Threat Assessment (12/2005)				✓
Press Release-Treasury and Federal Financial Regulators Issue Final Patriot Act Regulations on Customer Identification (4/30/03)	✓			
Financial Action Task Force (FATF) on Money Laundering	✓			
Title III of HR 3162 USA Patriot Act	✓			