



# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST FOR

**(Enter Bank Name Here)**

The following is a list of documents that may be used in the examination of your bank. Only those items marked with an “X” are required to meet the scope of this examination. Examiners may need: (1) an electronic *copy* of a requested item for examination work papers; or, (2) *access* to the referenced information sometime during the onsite review. **To help expedite the examination process, please provide the name and number of the bank employee who may be contacted for each item requested.** Optional forms have been provided with the Request List to facilitate transmittal of certain information. However, in all cases, if your bank has the requested information available in another format, examiners will use the internally generated document. Please submit the electronic documents using the Department’s Data Exchange System (**DEX 2.0**) which is accessed from the [Entity Log In](#) page of the Department website. We recommend that files related to each procedure be saved in a folder then zipped to compress the file size and uploaded. You can upload as many files as desired.

The following dates are relevant for the purposes of this request:

**Examination Commencement Date** \_\_\_\_\_  
**Loan Trial Balance Date** \_\_\_\_\_  
**Financial Information Date** \_\_\_\_\_  
**Last Examination Date** \_\_\_\_\_

Unless otherwise noted, all references to the “last exam” are the safety and soundness examination (federal or state) which occurred previous to the planned exam.

DOCUMENTS ARE REQUESTED FROM THE AREAS MARKED WITH AN “X”.			
Click on link to go to list.			
X	<a href="#">#1-General</a>	X	<a href="#">#14-Loans &amp; Leases</a>
X	<a href="#">#2-ALLL</a>	X	<a href="#">#15-Loan Review</a>
X	<a href="#">#3-Audit</a>	X	<a href="#">#16-Management</a>
X	<a href="#">#4-Borrowed Funds &amp; Liquidity</a>	X	<a href="#">#17-Other Assets</a>
X	<a href="#">#5-Capital and Dividends</a>	X	<a href="#">#18-Other Liabilities</a>
X	<a href="#">#6-Cash and Cash Items</a>	X	<a href="#">#19-OREO</a>
X	<a href="#">#7-Collections, Safekeeping, and Safe Deposit</a>	X	<a href="#">#20-Overdrafts, Cuts and Kite Suspect</a>
X	<a href="#">#8-Deposits, Dormant Accounts and Official Checks</a>	X	<a href="#">#21-Premises &amp; Equipment</a>
X	<a href="#">#9-Earnings</a>	X	<a href="#">#22-Related Organizations</a>
X	<a href="#">#10-Funds Management</a>	X	<a href="#">#23-Retail Sale of Non-Deposit Products</a>
X	<a href="#">#11-Insurance and Risk Management</a>	X	<a href="#">#24-Temporary Mortgage Purchase Program</a>
X	<a href="#">#12-Interbank Liabilities</a>	X	<a href="#">#27-Other Supervisory Issues</a>
X	<a href="#">#13-Investment Securities</a>	X	<a href="#">#28-BSA/AML</a>

# TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

## #1 – GENERAL ITEMS

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>1-A:</b> General ledger and income statement.	Financial Date; Loan Date; Exam Date; and Most Recent Year-end	Copy	
X	<b>1-B:</b> Call Report work papers.	Most Recent & Year-end	Copy (if electronic) or Access (if not electronic)	
X	<b>1-C:</b> Officer’s Questionnaire (Questionnaire attached).	Provide to Examiner in Charge on Exam Date	Signed original	
X	<b>1-D:</b> Compliance examination report.	Most Recent	Access	
X	<b>1-E:</b> Completed Examination Request List document with bank contact information included.	--	Copy	
X	<b>1-F:</b> A listing of any new products and/or services (including cryptocurrency) that are being implemented or have been implemented since the previous examination.	Since Last Exam	Copy	
X	<b>1-G:</b> List of all nonbank activities performed by the bank, i.e., trust activities, insurance sales, mutual fund sales, etc. and the name of the person in charge of the indicated activity.	Most Recent	Copy	

X = Indicates information requested.

## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>1-H:</b> List of electronic banking products or services offered by the bank, if any. For example, a web site, bill payment programs, telephonic account inquiries, etc.	Most Recent	Copy	
X	<b>1-I:</b> If data processing is serviced by an external data processing provider, provide the name and address of the external data processor(s).	Most Recent	Copy	
X	<b>1-J:</b> List the locations in which the bank is doing business, including branches, loan production offices, storage facilities, securities sales locations (if distinct from branches), and locations of agencies or agents performing business on behalf of the bank.	Most Recent	Copy	
X	<b>1-K:</b> Description of the bank's involvement in any financial education programs within the community.	Since Last Exam	Copy	
X	<b>1-L:</b> List all other contingent liabilities or obligations of the bank that are not carried on the bank's books or previously disclosed in this questionnaire. Such liabilities or obligations may include but are not limited to: (1) guarantees by the bank for its benefit or other parties; (2) a pledge of assets; (3) agreements to purchase an asset or incur a liability or obligation.	Financial Date	Copy	

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**TEXAS DEPARTMENT OF BANKING  
EXAMINATION REQUEST LIST**

**#2 – ALLOWANCE FOR LOAN AND LEASE LOSSES (ALLL)**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>2-A:</b> Account transcript/history. Include date, description of entries, name of loan and assigned officer.	Since last exam	Copy	
<b>X</b>	<b>2-B:</b> Internal ALLL calculation.	Most Recent	Copy	
<b>X</b>	<b>2-C:</b> ALLL policy/methodology.	Most Recent	Copy	

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# TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

## #3 – AUDIT

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>3-A:</b> External audit report and management letter.	Most Recent	Copy	
X	<b>3-B:</b> Engagement letter.	Most Recent	Copy	
X	<b>3-C:</b> Any audit policy.	Most Recent	Copy	
X	<b>3-D:</b> Internal audit program / reports.	Most Recent	Copy	
X	<b>3-E:</b> Audit committee minutes.	Since last exam	Copy	
X	<b>3-F:</b> Resume of internal/external auditor(s).	Most Recent	Access	
X	<b>3-G:</b> Audit work papers.	Since last exam	Access	
X	<b>3-H:</b> Audit schedule.	Most Recent	Copy	
X	<b>3-I:</b> Internal Audit Outsourcing Agreement, if applicable.	Most Recent	Copy	
X	<b>3-J:</b> Vacation Policy	Most Recent	Copy	
X	<b>3-K:</b> Audit Tracking Report of Outstanding Items/Findings	Most Recent	Copy	
X	<b>3-L:</b> Risk Assessments	Most Recent	Copy	

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## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

<b>X</b>	<b>3-M:</b> List the names of all officers and employees who, during the last calendar year, did not remain continuously absent from duties at the bank for a minimum of two weeks during vacation period and/or official business.	Last Calendar Year	Copy	
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**TEXAS DEPARTMENT OF BANKING  
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**#4 – LIQUIDITY/BORROWED FUNDS**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<p><b>4-A:</b> A schedule of all sources of borrowed funds, including the name &amp; address of lender, terms, collateral, and reason for borrowing. <i>A worksheet is available for use, or a bank document is acceptable.</i></p> <p>Borrowed funds may include:</p> <ul style="list-style-type: none"> <li>• Securities sold under agreement to repurchase.</li> <li>• Mortgage obligations</li> <li>• Capital leases</li> <li>• Discount window borrowing</li> <li>• Overdrawn due from accounts</li> <li>• Notes from Federal Home Loan Banks</li> </ul>	Financial Date	Copy of Form or Bank Document	
<b>X</b>	<b>4-B:</b> Internal reconciliation(s) on borrowed fund accounts.	Financial Date	Copy	
<b>X</b>	<b>4-C:</b> Evidence and description of any confirmed lines of credit available (including Federal funds lines of credit).	Most Recent	Copy	
<b>X</b>	<b>4-D:</b> Any policy on borrowed funds.	Most Recent	Copy	
<b>X</b>	<b>4-E:</b> Transcript/history of Federal funds purchased since the last examination.	Since last exam	Copy	
<b>X</b>	<b>4-F:</b> Internal analysis of liquidity.	Financial Date and Most Recent	Copy	

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## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>4-G:</b> Any depositors with aggregate deposit balances >2% of total deposits.	Financial Date	Copy	
X	<b>4-H:</b> Pledged asset report for secured liabilities, if not included in 13-B Bond Servicer Report. (See worksheet)	Financial Date	Copy	
X	<b>4-I:</b> Large CD report (>\$240M), including names, addresses, maturities, and rates.	Financial Date	Copy	
X	<b>4-J:</b> List of brokered deposits, including amount, source, and rate.	Financial Date	Copy	
X	<b>4-K:</b> List of all deposits placed by public entities. Include: <ul style="list-style-type: none"> <li>• Name and location of depositor</li> <li>• Type of account</li> <li>• Current balance</li> <li>• Rate</li> <li>• Pledged asset</li> </ul>	Financial Date	Copy	
X	<b>4-L:</b> Any contingency funding plans.	Most Recent	Copy	
X	<b>4-M:</b> Confirmations of federal funds purchased and sold as of <b>DATE</b> . Complete sample letter for each confirmation required and return copies to the examiner in charge.  For confirmations of Federal Reserve accounts, use this form: <a href="https://www.frbervices.org/assets/forms/accouting/audit-confirmation-form-rv.pdf">https://www.frbervices.org/assets/forms/accouting/audit-confirmation-form-rv.pdf</a>	Financial Date	Originals to EIC	

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## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<p>4-N. Confirmations of public fund accounts as of <b>DATE</b>. Complete sample letter for each confirmation required and return to the examiner in charge.</p> <p>For confirmations of Federal Reserve accounts, use this form:  <a href="https://www.frbservices.org/assets/forms/accounting/audit-confirmation-form-rv.pdf">https://www.frbservices.org/assets/forms/accounting/audit-confirmation-form-rv.pdf</a></p>	Financial Date	Originals to EIC	

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**TEXAS DEPARTMENT OF BANKING  
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**#5 – CAPITAL ACCOUNTS AND DIVIDENDS**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>5-A:</b> Account transcript(s)/history.	Since last exam	Copy	
<b>X</b>	<b>5-B:</b> Shareholder list, with names, mailing address, and ownership interests. If the bank holding company (BHC) owns a majority of the bank shares, include BHC shareholder list.	Most Recent	Copy	
<b>X</b>	<b>5-C:</b> Stock books.	Exam Date	Access	
<b>X</b>	<b>5-D:</b> Stock registers or ledgers.	Exam Date	Access	
<b>X</b>	<b>5-E:</b> Any capital/dividend policy.	Most Recent	Copy	
<b>X</b>	<b>5-F:</b> Any report(s) tracking concentrations in loans, due from accounts, and securities.	Most Recent	Copy	

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**TEXAS DEPARTMENT OF BANKING  
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**#6 – CASH AND CASH ITEMS**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>6-A:</b> Internally prepared reconciliation of cash and cash items accounts.	Financial Date	Copy	
<b>X</b>	<b>6-B:</b> Each teller, vault, ATM and night depository settlement sheets, and head teller recap sheet.	Financial Date	Copy	
<b>X</b>	<b>6-C:</b> Records of teller over and short accounts.	Last 3 months	Copy	
<b>X</b>	<b>6-D:</b> Foreign currency control ledgers.	Financial Date	Access	
<b>X</b>	<b>6-E:</b> Detailed list of cash items, including names, dates and amounts.	Financial Date	Copy	
<b>X</b>	<b>6-F:</b> Annual ATM safety evaluations.	Most Recent	Copy	

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**#7 - COLLECTIONS, CONSIGNED ITEMS, SAFEKEEPING, AND  
SAFE DEPOSIT**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>7-A:</b> Internally prepared reconciliation of items in collection, consigned items, and items in safekeeping.	Financial Date	Copy	
<b>X</b>	<b>7-B:</b> List of all cash collection items outstanding, including names, dates and amounts.	Financial Date	Copy	
<b>X</b>	<b>7-C:</b> Control ledgers for items in safekeeping.	Financial Date	Copy	
<b>X</b>	<b>7-D:</b> List of consigned items.	Financial Date	Copy	
<b>X</b>	<b>7-E:</b> Control ledgers for consigned items.	Financial Date	Copy	
<b>X</b>	<b>7-F:</b> Any policy/procedures related to collections, consigned items, safekeeping and safe deposit.	Most Recent	Copy	

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## #8 - DEPOSITS, DORMANT ACCOUNTS, AND OFFICIAL CHECKS

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>8-A:</b> Internally prepared reconciliation for deposit, TT&L and official check accounts.	Financial Date	Copy	
X	<b>8-B:</b> Subsidiary ledgers for all deposit and TT&L accounts.	Financial Date	Copy	
X	<b>8-C:</b> Subsidiary ledgers for official checks.	Financial Date	Copy	
X	<b>8-D:</b> Any policy/procedures related to deposits and official checks.	Most Recent	Copy	

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**#9 - EARNINGS**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>9-A:</b> Current year's detailed income statement, compared to budget.	Financial Date and Most Recent	Copy	
<b>X</b>	<b>9-B:</b> Prior year's detailed income statement and balance sheet compared to budget.	Prior Year-end	Copy	
<b>X</b>	<b>9-C:</b> Federal income tax calculations.	Financial Date	Copy	
<b>X</b>	<b>9-D:</b> Budget Plans for future years.	Most Recent	Copy	

**X** = Indicates information requested.

# TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

## #10 - FUNDS MANAGEMENT

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>10-A:</b> Internal analysis of interest rate risk or Vendor Report.	Most Recent	Copy	
X	<b>10-B:</b> Minutes of asset-liability committee.	Since last exam	Copy	
X	<b>10-C:</b> Reports going to asset/liability committee.	Most Recent	Copy	
X	<b>10-D:</b> Any policy/procedures related to asset/liability management, liquidity, and interest rate sensitivity.	Most Recent	Copy	
X	<b>10-E:</b> List of any off-balance sheet items used in interest rate risk management.	Financial Date	Copy	
X	<b>10-F:</b> Independent review of interest rate risk management process (including back test and model validation performed).	Most Recent	Copy	

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**TEXAS DEPARTMENT OF BANKING  
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**#11 - INSURANCE AND RISK MANAGEMENT**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>11-A:</b> Schedule of all insurance policies, including life insurance owned by the bank (BOLI). (See worksheet.)	Financial Date	Copy of Worksheet or Bank Printout	
<b>X</b>	<b>11-B:</b> Any insurance review performed.	Since Last Exam	Copy	
<b>X</b>	<b>11-C:</b> List of insured individuals in BOLI policies, if applicable.	Most Recent	Copy	
<b>X</b>	<b>11-D:</b> Monthly BOLI report reviewed with corresponding reconciliation, if applicable.	Enter Date Here	Copy	
<b>X</b>	<b>11-C:</b> Any financial/rating information on insurance companies issuing bank policies.	Most Recent	Access	
<b>X</b>	<b>11-D:</b> Any reports on defalcations or fraud identified.	Since Last Exam	Copy	
<b>X</b>	<b>11-E:</b> Any agreements to share insurance proceeds with other parties.	Most Recent	Copy	
<b>X</b>	<b>11-F:</b> Copy of declarations page from Form 24 and Form 28 (if applicable) of blanket bond.	Most Recent	Copy	

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# TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

## #12 - INTERBANK LIABILITIES

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>12-A:</b> Internally prepared reconciliation and supporting documents on: <ul style="list-style-type: none"> <li>• Due From/Due to accounts</li> <li>• Federal funds sold/purchased</li> <li>• Federal Reserve account</li> </ul>	Financial Date	Copy	
X	<b>12-B:</b> List of all correspondents (See worksheet).	Financial Date	Copy of Worksheet or Bank Document	
X	<b>12-C:</b> Any policy/procedures for interbank liabilities.	Most Recent	Copy	
X	<b>12-D:</b> Subsidiary ledgers on interbank accounts, including federal funds, interest-bearing deposits, and security repurchase activity.	Financial Date	Copy	
X	<b>12-E:</b> Agency agreement if federal funds are sold through an agent.	Most Recent	Copy	
X	<b>12-F:</b> Financial information on significant correspondents and/or agent (excluding Federal Reserve and FHLB).	Most Recent	Copy	
X	<b>12-G:</b> Confirmations of interest-bearing due from and due to accounts as of <b>DATE</b> . Complete sample letter for each confirmation required and return to the examiner in charge.  For confirmations of Federal Reserve accounts, use this form: <a href="https://www.frbservices.org/assets/forms/accounting/audit-confirmation-form-rv.pdf">https://www.frbservices.org/assets/forms/accounting/audit-confirmation-form-rv.pdf</a>	Financial Date	Originals to EIC	

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**TEXAS DEPARTMENT OF BANKING  
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<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>12-H:</b> If the bank is empowered to act as agent for another financial institution or entity, list the name and location of the other institutions and indicate the nature and scope of the agency agreement.	Most Recent	Copy	

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**TEXAS DEPARTMENT OF BANKING  
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**#13 - INVESTMENT SECURITIES**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>13-A:</b> Internally prepared reconciliation on securities accounts.	Financial Date	Copy	
<b>X</b>	<b>13-B:</b> Servicer report on all securities accounts.	Financial Date	Copy	
<b>X</b>	<b>13-C:</b> Transcript of investment activity, including purchases, sales, transfers between investment accounts, off-balance sheet trades, and trades in progress (but unsettled) at examination date. Provide: <ul style="list-style-type: none"> <li>• Date of the transaction</li> <li>• Price</li> <li>• Gain or loss on sale</li> </ul>	Since last exam	Copy	
<b>X</b>	<b>13-D:</b> Confirmations for all securities held in safekeeping.	Financial Date	Originals to EIC	
<b>X</b>	<b>13-E:</b> Investment policy/procedures.	Most Recent	Copy	
<b>X</b>	<b>13-F:</b> List of approved securities firms, including any supporting documentation.	Most Recent	Copy	
<b>X</b>	<b>13-G:</b> Investment Committee minutes.	Since last exam	Copy	
<b>X</b>	<b>13-H:</b> Reports provided to Investment Committee.	Most Recent	Copy	
<b>X</b>	<b>13-I:</b> Schedule of anticipated prepayments on mortgage-backed securities, if available.	Financial Date	Copy	
<b>X</b>	<b>13-J:</b> Files on individual investment securities.		Access	

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## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	13-K: Weighted Average Life (WAL) and Duration of investment portfolio, if not already listed in the bond report. Indicate source of the information.	Financial Date	Copy	

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**TEXAS DEPARTMENT OF BANKING  
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**#14 - LOANS AND LEASES**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>14-A:</b> Subsidiary loan ledgers (alpha).	Loan Date	Copy	
<b>X</b>	<b>14-B:</b> Internal reconcilements of loan accounts.	Financial Date and Loan Date	Copy	
<b>X</b>	<b>14-C:</b> List of extensions of credit to officers and directors of other financial institutions or holding companies.	Loan Date	Copy	
<b>X</b>	<b>14-D:</b> List of loan participations purchased and sold. Include the name of the buying/selling institution, and whether the purchase or sale was with/without recourse.	Financial Date and Loan Date	Copy	
<b>X</b>	<b>14-E:</b> Confirmations of participations purchased and sold as of <b>DATE</b> . Complete sample letter for each confirmation required and return to the examiner in charge.	Loan Date	Originals to EIC	
<b>X</b>	<b>14-F:</b> List of unfunded loan commitments outstanding by loan type for the origination and/or purchase of loans. For those with an original maturity exceeding one year, indicate collateral pledged, if any.	Financial Date and Loan Date	Copy	
<b>X</b>	<b>14-G:</b> List of letters of credit outstanding. Indicate type of letter of credit and type and amount of collateral pledged, if any.	Financial Date and Loan Date	Copy	
<b>X</b>	<b>14-H:</b> List of extensions of credit to insiders and affiliates, including officers, directors, principal shareholders, and their interests. Include terms and collateral.	Financial Date and Loan Date	Copy	

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<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>14-I:</b> List of loans secured by CDS and in-bank deposit accounts. Include loan balance and cash secured amount.	Financial Date	Copy	
<b>X</b>	<b>14-J:</b> List of SBA guaranteed loans, FMHA loans, and any other loans secured by a state or federal govt. agency. Include loan balance and guarantee amount.	Financial Date	Copy	
<b>X</b>	<b>14-K:</b> List of past due loans.	Financial Date and Loan Date	Copy	
<b>X</b>	<b>14-L:</b> List of nonaccrual loans.	Financial Date and Loan Date	Copy	
<b>X</b>	<b>14-M:</b> Internal documentation exception report.	Most Recent	Copy	
<b>X</b>	<b>14-N:</b> List of extensions of credit to principal shareholders of correspondent banks.	Loan Date	Copy	
<b>X</b>	<b>14-O:</b> List of loans secured by stock of corporations in which directors or officers are substantially interested.	Loan Date	Copy	
<b>X</b>	<b>14-P:</b> List of loans acquired through bulk loan purchase, or through brokers.	Loan Date	Copy	
<b>X</b>	<b>14-Q:</b> Loans advanced since previous examination that was used to finance formerly repossessed assets or ORE. Identify any loans that the bank is including as ORE on its Call Report.	Loan Date	Copy	
<b>X</b>	<b>14-R:</b> List of loans secured by own bank, holding company, or affiliate stock.	Loan Date	Copy	

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## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	14-S: Loan-to-Value Exception Report	Most Recent	Copy	
X	14-T: List of renegotiated trouble debt.	Financial Date and Loan Date	Copy	
X	14-U: List of rebooked charged-off loans.	Loan Date	Copy	
X	14-V: Loan policy, including officer lending limits.	Most Recent	Copy	
X	14-W: Loan Committee minutes.	Since last exam	Copy	
X	14-X: Home Equity Lending Questionnaire. (See worksheets)	Loan Date	Copy of Form	
X	14-Y: List of home equity loans, including the current balance.	Loan Date	Copy	
X	14-Z: Credit card past due list, if maintained separately.	Financial Date and Loan Date	Copy	
X	14-AA: List of large relationships. Identify all borrowers in the relationships.	Loan Date	Copy	
X	14-AB: List of loans secured by Cash Surrender Value of Life Insurance Policy and the insurance company holding the policy. Include loan balance and CSV amount.	Loan Date	Copy	

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**TEXAS DEPARTMENT OF BANKING  
EXAMINATION REQUEST LIST**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>14-AC:</b> List of all non-traditional, alternative, or “exotic” residential mortgage products offered by the bank and mortgages originated or purchased through a subsidiary of the bank. See <a href="#">definitions</a> . These loans include: interest only mortgages, payment option ARMs, loans with step-up features, adjustable rate mortgages without interest rate caps, mortgages with low introductory rates, mortgage loans made in exception to loan policy, mortgages made to borrowers with poor credit history, or which lack complete financial information prior to funding. Include a listing of all applicable loans still held on the bank’s books.	Loan Date	Copy	
<b>X</b>	<b>14-AD:</b> List of loan codes (including collateral codes, branch codes, loan officer codes, call report codes, loan type codes, purpose codes, risk grading codes, etc.)	Financial Date	Copy	
<b>X</b>	<b>14-AE:</b> Reports of any loan portfolio stress test performed.	Most Current	Copy	
<b>X</b>	<b>14-AF:</b> List any extensions of credit made by the bank through no-liability notes, i.e., whereby the borrowing entity is not liable to repay the obligation.	Loan Date	Copy	

**X** = Indicates information requested.



# TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

## #15 - LOAN REVIEW

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>15-A:</b> Internal problem loan watch list.	Most Recent	Copy	
X	<b>15-B:</b> External Loan review reports issued.	Since Last Exam	Copy	
X	<b>15-C:</b> Internal Loan review reports issued.	Since Last Exam	Copy	
X	<b>15-D:</b> Any loan review policy/schedule.	Most Recent	Copy	
X	<b>15-E:</b> Resumés of external or internal personnel conducting loan review, along with a description of reporting authority.	Most Recent	Access	

X = Indicates information requested.

**TEXAS DEPARTMENT OF BANKING  
EXAMINATION REQUEST LIST**

**#16 - MANAGEMENT**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>16-A:</b> Board of Directors minutes.	Since last exam	Copy	
<b>X</b>	<b>16-B:</b> Board packets.	Previous Quarter End and Month Prior to Quarter End (any Other Sample Date)	Copy	
<b>X</b>	<b>16-C:</b> Minutes of stockholders' meetings.	Since last exam	Copy	
<b>X</b>	<b>16-D:</b> List of related interests of executive officers, directors, and principal shareholders, and any borrowing by these entities at the bank. Include a brief description of each related interest.	Financial Date	Copy	
<b>X</b>	<b>16-E:</b> Strategic plan and/or profit goals.	Most Recent	Copy	

**X** = Indicates information requested.

## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<p><b>16-F:</b> List of directors, including advisory directors. <i>A worksheet is provided, or bank document providing the following information is acceptable:</i></p> <ul style="list-style-type: none"> <li>• Name and physical address, city, state, zip</li> <li>• Occupation</li> <li>• Year of Birth</li> <li>• New Worth (000's) as of Date</li> <li>• Position &amp; Principal Business Affiliations</li> <li>• Year Elected to Board</li> <li>• Year Joined Bank</li> <li>• # of Shares Owned</li> <li>• Bank Fees/Benefits</li> </ul>	Exam Date	Copy of Worksheet or Bank Document	
X	<p><b>16-G:</b> List of executive officers. <i>A worksheet is provided, or a bank document providing the following information is acceptable:</i></p> <ul style="list-style-type: none"> <li>• Name and Title</li> <li>• Date of Birth</li> <li>• Area of Responsibility</li> <li>• Year Joined the Bank</li> <li>• Number of Years in Current Position</li> <li>• Salary</li> <li>• Bonus</li> <li>• Other Benefits.</li> </ul>	Exam Date	Copy of Worksheet or Bank Document	
X	<b>16-H:</b> Organizational chart.	Most Recent	Copy	
X	<b>16-I:</b> Names of any individuals who, by action of the board, are specifically excluded from being considered an executive officer.	Most Recent	Copy	
X	<b>16-J:</b> Resumes of any management members elected since the last examination.	Since last exam	Copy	

X = Indicates information requested.

## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>16-K:</b> Any employment contracts with management officials.	Most Recent	Copy	
X	<b>16-L:</b> List of all committee members and fees	Most Recent	Copy	
X	<b>16-M:</b> Director's Affidavit – Oath of Acceptance as required by TFC §33.103(e)	Most Recent	Copy	
X	<b>16-N:</b> By Laws	Most Recent	Access	
X	<b>16-O:</b> Articles of Incorporation / Certificate of Formation	Most Recent	Access	
X	<b>16-P:</b> List any management official (as defined by Regulation L) or other bank employees who serve other federally insured depository institutions or holding companies as officers or directors, giving the names of the other institutions and the capacities served.	Most Recent	Copy	

X = Indicates information requested.

# TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

## #17 - OTHER ASSETS

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>17-A:</b> Internally prepared reconciliation on other asset accounts.	Financial Date	Copy	
<b>X</b>	<b>17-B:</b> List of Repossessed Assets (See worksheet).	Financial Date and Most Recent	Copy of Worksheet or Bank Document	
<b>X</b>	<b>17-C:</b> List any assets of value owned by the bank but not shown on its books.	Financial Date	Copy	
<b>X</b>	<b>17-D:</b> Goodwill Impairment Test and/or Calculation	Most Recent	Copy	
<b>X</b>	<b>17-E:</b> Deferred Tax Asset Calculation	Most Recent	Copy	

**X** = Indicates information requested.

**TEXAS DEPARTMENT OF BANKING  
EXAMINATION REQUEST LIST**

**#18 - OTHER LIABILITIES**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>18-A:</b> Internally prepared reconciliation on other liability accounts.	Financial Date	Copy	
<b>X</b>	<b>18-B:</b> List of any direct, indirect, or contingent liabilities which do not appear on the bank's books, including a guarantee for its own account or for the account of others.	Financial Date and Most Recent	Copy	

**X** = Indicates information requested.

**TEXAS DEPARTMENT OF BANKING  
EXAMINATION REQUEST LIST**

**#19 - OTHER REAL ESTATE OWNED (OREO)**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>19-A:</b> Subsidiary ledgers of all other real estate (ORE) accounts.	Financial Date	Copy	
<b>X</b>	<b>19-B:</b> Internally prepared reconciliation of other real estate accounts.	Financial Date	Copy	
<b>X</b>	<b>19-C:</b> Transcript of the ORE accounts since last examination, including all purchases, sales, additions, capitalized expenditures, and income & expenses. Provide date, amount and description of each entry.	Since last exam	Copy	
<b>X</b>	<b>19-D:</b> Other Real Estate Line Sheet on each ORE parcel. (See worksheet)	Financial Date	Copy of Worksheet or Bank Document	
<b>X</b>	<b>19-E:</b> Supporting files for each parcel, including: deed & insurance documents, marketing efforts, internal memos, appraisals, leases.	Financial Date	Access	
<b>X</b>	<b>19-F:</b> Any ORE policy/procedures.	Most Recent	Copy	

**X** = Indicates information requested.

**TEXAS DEPARTMENT OF BANKING  
EXAMINATION REQUEST LIST**

**#20 - OVERDRAFTS, CUTS, AND KITE SUSPECT**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>20-A:</b> Overdraft report.	Financial Date; Loan Date; and Daily During Exam	Copy	
<b>X</b>	<b>20-B:</b> Kite suspect list.	Financial Date	Copy	
<b>X</b>	<b>20-C:</b> Any policies/procedures related to overdrafts, kite suspect, and unposted deposit items ("cuts").	Most Recent	Copy	
<b>X</b>	<b>20-D:</b> Deposit items not posted in each night's work ("cuts").	Daily During Exam	Copy	
<b>X</b>	<b>20-E:</b> List of unposted deposit items.	Daily During Exam	Copy	

**X** = Indicates information requested.



**TEXAS DEPARTMENT OF BANKING  
EXAMINATION REQUEST LIST**

**#21 - PREMISES AND EQUIPMENT**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>21-A:</b> Internal reconciliation of each premises and equipment account.	Financial Date	Copy	
<b>X</b>	<b>21-B:</b> Schedule of all leases where the bank is either lessee or lessor, including the date of the lease, lessee, lessor, terms, expiration, and whether there is a purchase option. (See worksheet)	Exam Date	Copy of Worksheet or Bank Document	
<b>X</b>	<b>21-C:</b> List of all real estate property owned that is not reported in the listing for #19 Other Real Estate.	Financial Date	Copy	
<b>X</b>	<b>21-D:</b> Transcript of all premises and equipment accounts, including a date and description for each entry.	Since last exam	Copy	

**X** = Indicates information requested.

## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

### #22 - RELATED ORGANIZATIONS AND BANK HOLDING COMPANY

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>22-A:</b> List of all organizations related to the bank, including affiliates, operating subsidiaries, loan production offices, ag credit corps, etc. Detail the relationship with the bank, scope of activities of the organization, and any litigation which may affect the bank. (See Worksheet)	Most Recent	Copy of Worksheet or Bank Document	
X	<b>22-B:</b> List of Directors, Officers and Employees of each affiliate and their salaries.	Most Recent	Copy	
X	<b>22-C:</b> List of all transactions (including ongoing service arrangements fees paid, etc.) with related organizations. Include the date and nature of the transaction, terms, and amounts. (See Worksheet.) Provide documentation to substantiate that the fees charged to the bank are reasonable and comparable to fees charged by other nonaffiliated organizations for similar services.	Since last Exam	Copy of Worksheet or Bank Document	
X	<b>22-D:</b> Copy of agreements, guarantees, or hypothecation between the bank and any related organization. Include: <ul style="list-style-type: none"> <li>• List of extensions of credit to affiliate;</li> <li>• List of securities issued by the affiliate that the bank purchased;</li> <li>• List of assets purchased from or sold to the affiliate;</li> <li>• Leases between the bank and the affiliate;</li> <li>• Guarantees, acceptances, or letters of credit on behalf of the affiliate;</li> <li>• List of deposit accounts maintained by the bank for the affiliate.</li> </ul>	Most Recent	Copy	

X = Indicates information requested.

**TEXAS DEPARTMENT OF BANKING  
EXAMINATION REQUEST LIST**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>22-E:</b> Shareholder list of affiliates or names of individuals with a financial interest in partnerships, joint ventures, etc.	Most Recent	Copy	
<b>X</b>	<b>22-F:</b> Examination reports, audit reports, and regulatory filings for all related organizations.	Most Recent	Copy	
<b>X</b>	<b>22-G:</b> Financial information for all related organizations (including Y-9, UBHCPR, etc.) Include most recent balance sheet and profit and loss statement on each affiliate.	Most Recent	Copy	
<b>X</b>	<b>22-H:</b> Terms of bank holding company debt with third parties, including debt secured by stock of the holding company or subsidiary banks that are partially dependent upon dividends from subsidiary banks. Include origination date, terms of payments, interest rate, collateral, and any personal guarantees.	Most Recent	Copy	
<b>ITEMS SPECIFIC TO NONBANK SUBSIDIARY(IES):</b>				
<b>X</b>	<b>22-I:</b> Balance sheet on a comparative basis with the previous year.	Most Recent	Copy	
<b>X</b>	<b>22-J:</b> Statements of income and changes in stockholders' equity on a comparative basis with the previous year.	Most Recent	Copy	
<b>X</b>	<b>22-K:</b> Trial balance. If the trial balance does not provide a complete roster of accounts, please detail balance sheet items such as other assets, other liabilities, other income and other expense categories.	Most Recent	Copy	

**X** = Indicates information requested.

**TEXAS DEPARTMENT OF BANKING  
EXAMINATION REQUEST LIST**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>22-L:</b> List for each nonbank subsidiary any liabilities, contingent or otherwise, not appearing on its statements.	Most Recent	Copy	
<b>X</b>	<b>22-M:</b> Indicate whether any nonbank subsidiary has lines of credit committed to it. If so, provide details.	Most Recent	Copy	

**X** = Indicates information requested.

**TEXAS DEPARTMENT OF BANKING  
EXAMINATION REQUEST LIST**

**#23 - RETAIL SALE OF NONDEPOSIT INVESTMENT PRODUCTS**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>23-A:</b> List of personnel authorized to sell securities, their registration, resume, and compensation.	Most Recent	Copy	
<b>X</b>	<b>23-B:</b> Any agreement with third parties involved in the sale of nondeposit products.	Most Recent	Copy	
<b>X</b>	<b>23-C:</b> List of non-deposit investment products offered.	Most Recent	Copy	
<b>X</b>	<b>23-D:</b> All marketing and disclosure material related to sales of nondeposit products.	Most Recent	Access	
<b>X</b>	<b>23-E:</b> Agreements signed by customers ( <i>i.e.</i> , acknowledgment form, account agreement).	Sample of Forms	Copy	
<b>X</b>	<b>23-F:</b> Acknowledgment from blanket bond carrier.	Most Recent	Copy	
<b>X</b>	<b>23-G:</b> Registration/license with the State Securities Board and/or State Insurance Commission, as applicable.	Most Recent	Copy	
<b>X</b>	<b>23-H:</b> Customer files.	Most Recent	Access	
<b>X</b>	<b>23-I:</b> Prospectus of products offered.	Most Recent	Copy	
<b>X</b>	<b>23-J:</b> Any policy/procedure related to the sale of nondeposit products.	Most Recent	Copy	

**X** = Indicates information requested.

**TEXAS DEPARTMENT OF BANKING  
EXAMINATION REQUEST LIST**

**#24 – TEMPORARY MORTGAGE PURCHASE PROGRAMS**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>24-A:</b> Subsidiary ledger of mortgages under the temporary purchase program.	Loan Date	Access	
<b>X</b>	<b>24-B:</b> List of mortgage originators in program, and outstanding balance of loans purchased from each.	Loan Date	Copy	
<b>X</b>	<b>24-C:</b> Agreement with mortgage companies.	Sample of Form	Copy	
<b>X</b>	<b>24-D:</b> Internally prepared reconciliation.	Financial Date	Copy	
<b>X</b>	<b>24-E:</b> Any policy and procedures related to the temporary purchase of mortgage loans.	Most Recent	Copy	
<b>X</b>	<b>24-F:</b> Resume of key officers involved with the program.	Most Recent	Copy	
<b>X</b>	<b>24-G:</b> Financial information on mortgage companies.	Most Recent	Access	
<b>X</b>	<b>24-H:</b> Files of mortgage companies.	Most Recent	Access	

**X** = Indicates information requested.

# TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

## #27 – OTHER SUPERVISORY ISSUES

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>27-A:</b> Unclaimed Property report filed with the Texas Comptroller.	Since Last Exam	Copy	
X	<b>27-B:</b> Documentation supporting Unclaimed Property Reports for past 10 years	Most Recent	Access	
X	<b>27-C:</b> Policy/procedures related to dormant accounts.	Most Recent	Copy	
X	<b>27-D:</b> List of dormant accounts.	Exam Date	Copy	
X	<b>27-E:</b> Privacy Notice and Consumer Complaint Notice.	Most Recent	Copy	
X	<b>27-F:</b> Policy for Debt Cancellation Contracts.	Most Recent	Copy	
X	<b>27-G:</b> Policy for Debt Suspension Agreements.	Most Recent	Copy	
X	<b>27-H:</b> List of owner-occupied mortgage loans originated with Origination Date, Borrower, Name, and Loan Number.	Since Last Exam	Copy	
X	<b>27-I:</b> List of accounts closed due to fraudulent activity since LX.	Since Last Exam	Copy	
X	<b>27-J:</b> State the aggregate balance of inactive or dormant deposits transferred, directly or indirectly, through service charges or otherwise to profit, income, or reserve accounts. Provide the full details of the bank’s authority to make such transfers.	Since Last Exam	Copy	

X = Indicates information requested.

# TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

## #28 – BSA/ AML

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
	<b>BSA/AML Compliance Program</b>			
X	<p><b>28-A:</b> Name and title of the designated BSA compliance officer and, if different, the name and title of the person responsible for monitoring BSA/AML compliance.</p> <ul style="list-style-type: none"> <li>• Organization charts showing direct and indirect reporting lines.</li> <li>• Copies of resumes and qualifications of person (or persons) new to the bank serving in BSA/AML compliance program oversight capacities.</li> </ul>	Most Recent	Copy	
X	<p><b>28-B:</b> All written BSA/AML compliance program policies approved by board of directors, including CIP program requirements, with date of approval noted in the minutes.</p>	Most Recent	Copy	
X	<p><b>28-C:</b> All BSA/AML compliance reports provided to the board of directors and senior management.</p>	Since Last Exam	Copy	
X	<p><b>28-D:</b> Correspondence addressed between the bank, its personnel or agents, and its federal and state banking agencies, the U.S. Treasury (Internal Revenue Service, FinCEN, and OFAC) or law enforcement authorities since the previous BSA/AML examination.</p>	Since Last Exam	Copy	
X	<p><b>28-E:</b> Policies and Procedures relating to all reporting and recordkeeping requirements, including suspicious activity reporting.</p>	Most Recent	Copy	
X	<p><b>28-F:</b> Description of expanded monitoring procedures applied to high-risk accounts.</p>	Most Recent	Copy	

X = Indicates information requested.



## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>28-G:</b> List of any accounts without a TIN. Include the date the account was opened.	Most Recent	Copy	
X	<b>28-H:</b> List of new customers opening an account (deposit, loan, safe deposit).	Since Last Exam or DATE RANGE	Copy	
X	<b>28-I:</b> List of customers exempted from CTR filing.	Most Recent	Copy	
X	<b>28-J:</b> Suspicious Activity Reports (SARs) filed with FinCEN during the review period and the supporting documentation. Include copies of any filed SARs that were related to section 314(a) requests for information or to section 314(b) information sharing requests.	Since Last Exam	Access	
X	<b>28-K:</b> Any analyses or documentation of any activity for which a SAR was considered but not filed, or for which the bank is actively considering filing a SAR.	Since Last Exam	Access	
X	<b>28-L:</b> Currency Transaction Reports (CTRs) filed with FinCEN during the review period.	Since Last Exam or DATE RANGE	Access	
X	<b>28-M:</b> Internal reports used to identify reportable currency transactions for the review period.	Since Last Exam or DATE RANGE	Access	
X	<b>28-N:</b> List of international ACH transactions (IATs) both those originated from or received by the bank.	Since Last Exam or DATE RANGE	Access	

X = Indicates information requested.

**TEXAS DEPARTMENT OF BANKING  
EXAMINATION REQUEST LIST**

<b>X</b>	<b>ITEM</b>	<b>AS OF</b>	<b>COPY OR ACCESS</b>	<b>BANK CONTACT PERSON (Name and contact number)</b>
<b>X</b>	<b>28-O:</b> Documentation of compliance with a section 314(a) request.	Since Last Exam	Access	
<b>X</b>	<b>28-P:</b> If applicable, the bank’s most recent notification form to voluntarily share information with other financial institutions under section 314(b) of the Patriot Act and 31 CFR 1010.540 (Voluntary Information Sharing Among Financial Institutions), or a copy of the most recent correspondence received from FinCEN that acknowledges receipt of the bank’s notice to voluntarily share information with other financial institutions.	Most Recent	Copy	
<b>X</b>	<b>28-Q:</b> Records of sales of monetary instruments in amounts between \$3,000 and \$10,000 (if maintained with individual transactions, provide samples of the record made in connection with the sale of each type of monetary instrument).	Since Last Exam or DATE RANGE	Access	
<b>X</b>	<b>28-R:</b> Records of funds transfers, including incoming, intermediary, and outgoing transfers of \$3,000 or more.	Since Last Exam or DATE RANGE	Access	
	<b>OFAC Compliance Program</b>			
<b>X</b>	<b>28-S:</b> OFAC Policies and Procedures.	Most Recent	Copy	

**X** = Indicates information requested.

## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<p><b>28-T:</b> Name and title of designated OFAC compliance officer, and if different, the name and title of the person responsible for monitoring OFAC compliance.</p> <ul style="list-style-type: none"> <li>• Organization charts showing direct and indirect reporting lines.</li> <li>• Copies of resumes and qualifications of person (or persons) new to the bank serving in BSA/AML compliance program oversight capacities.</li> </ul>	Most Recent	Copy	
X	<p><b>28-U:</b> If applicable, provide a copy of the records verifying that the most recent updates to OFAC software have been installed.</p>	Most Recent	Copy	
	<b>Independent Testing</b>			
X	<p><b>28-V:</b> Results of any internally or externally sourced independent audits or tests performed since the previous examination for BSA/AML including the scope or engagement letter, management’s responses, and access to the work papers.</p>	Since Last Exam	Copy	
X	<p><b>28-W:</b> Auditor’s risk assessment audit plan (schedule), and program used for audits or tests.</p>	Most Recent	Copy	
	<b>Training</b>			
X	<p><b>28-X:</b> BSA/AML and OFAC training schedule with dates, attendees, and topics. A list of persons in positions for which the bank typically requires BSA/AML and OFAC training but who did not participate in the training.</p>	Since Last Exam	Copy	
	<b>Risk Assessment</b>			

X = Indicates information requested.

## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

X	ITEM	AS OF	COPY OR ACCESS	BANK CONTACT PERSON (Name and contact number)
X	<b>28-Y:</b> Management's BSA/AML and OFAC risk assessment of products, services, customers, and geographic locations.	Most Recent	Copy	
X	<b>28-Z:</b> List of bank-identified high-risk accounts.	Most Recent	Copy	

X = Indicates information requested.

# TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

## #14 - LOANS AND LEASES - DEFINITIONS

### **Non-traditional residential mortgage product definitions:**

*Interest-Only Mortgage Loan*—A nontraditional mortgage on which, for a specified number of years (e.g., three or five years), the borrower is required to pay only the interest due on the loan during which time the rate may fluctuate or may be fixed. After the interest-only period, the rate may be fixed or fluctuate based on the prescribed index and payments include both principal and interest.

*Payment Option ARM*—A nontraditional mortgage that allows the borrower to choose from a number of different payment options. For example, each month, the borrower may choose a minimum payment option based on a “start” or introductory interest rate, an interest-only payment option based on the fully indexed interest rate, or a fully amortizing principal and interest payment option based on a 15-year or 30-year loan term, plus any required escrow payments. The minimum payment option can be less than the interest accruing on the loan, resulting in negative amortization. The interest-only option avoids negative amortization but does not provide for principal amortization. After a specified number of years, or if the loan reaches a certain negative amortization cap, the required monthly payment amount is recast to require payments that will fully amortize the outstanding balance over the remaining loan term.

*Subprime ARM products:* ARM products typically marketed to subprime borrowers with the following characteristics:

- Offering low initial payments based on a fixed introductory or “teaser” rate that expires after a short initial period then adjusts to a variable index rate plus a margin for the remaining term of the loan.<sup>1</sup>
- Loans for which borrowers are approved without considering appropriate documentation of their income.
- Loans with very high or no limits on how much the payment amount or the interest rate may increase (“payment or rate caps”) at reset periods, potentially causing a substantial increase in the monthly payment amount “payment shock.”
- Loans containing product features likely to result in frequent refinancing to maintain an affordable monthly payment.
- Loans that include substantial prepayment penalties and/or prepayment penalties that extend beyond the initial interest rate adjustment period.
- Soliciting and transacting loans where borrowers are provided inadequate information relative to product features, material loan terms and product risks, prepayment penalties, and the borrower’s obligations for property taxes and insurance.

*Subprime “extended amortization” products:* Adjustable rate and fixed rate products marketed to

<sup>1</sup> For example, ARMs known as “2/28” loans feature a fixed rate for two years and then adjust to a variable rate for the remaining 28 years. The spread between the initial fixed rate of interest and the fully indexed interest rate in effect at loan origination may range from 300 (3%) to 600 (6%) basis points.

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## TEXAS DEPARTMENT OF BANKING EXAMINATION REQUEST LIST

subprime borrowers with amortization period longer than the term of the loan, such as to require the payment of a balloon amount at the end of the loan term.<sup>2</sup>

(continued)

### **Other Definitions:**

*Reduced Documentation*—A loan feature that is commonly referred to as “low doc/no doc,” “no income/no asset,” “stated income” or “stated assets.” For mortgage loans with this feature, a provider sets reduced or minimal documentation standards to substantiate the borrower’s income and assets.

*Simultaneous Second-Lien Loan*—A lending arrangement where either a closed-end second-lien mortgage loan or a home equity line of credit (HELOC) is originated simultaneously with the first-lien mortgage loan, typically in lieu of a higher down payment.



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<sup>2</sup> For example, products known as “50/30” loans feature an amortization period of 50 years with a loan term of 30 years. As a result, at the end of the 30-year term, the borrower is required to make a final balloon payment to repay the remaining principal of the loan.

**X** = Indicates information requested.