

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#2 – ALLOWANCE FOR CREDIT 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 and Issuances				
<i>IN 2018-01</i> <i>Preparing for the Implementation of the Current Expected Credit Losses (CECL) Methodology (3/26/2018)</i>	✓			
<i>IN 2017-9</i> <i>CSBS Current Expected Credit Losses (CECL) Readiness Checklist Tool (9/27/2017)</i>	✓			
FDIC Issuances				
<i>FIL-17-2023</i> <i>Interagency Policy Statement on Allowances for Credit Losses (Revised April 2023) (4/21/23)</i>	✓			
<i>FIL-84-2020</i> <i>Revised Transition of the Current Expected Credit Losses Methodology for Allowances (8/26/20)</i>	✓			
<i>FIL 54-2020</i> <i>Interagency Policy Statement on Allowances for Credit Losses (5/8/20)</i>	✓			
<i>FIL-48-2020</i> <i>Technical Corrections to the Revised Transition of the Current Expected Credit Losses Methodology for Allowances (4/22/20)</i>	✓			
<i>FIL-20-2019</i> <i>New Accounting Standard on Credit Losses: Frequently Asked Questions (4/3/2019)</i>	✓			
<i>PR-102-2018</i> <i>Agencies Allow Three-Year Regulatory Capital Phase in for New Current Expected Credit Losses (CECL) Accounting Standard (12/21/2018)</i>	✓			

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#2 – ALLOWANCE FOR CREDIT LOSSES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF. ONLY
<u>FIL-39-2016</u> <i>Interagency Guidance on the New Accounting Standard on Financial Instruments – Credit Losses (6/17/2016)</i>	✓			
<u>FIL-50-2013</u> <i>Troubled Debt Restructurings Interagency Supervisory Guidance (10/24/13)</i> <u>Guidance</u>	✓			
<u>FIL-4-2012</u> <i>Agencies Issue Guidance on Junior Lien Loan Loss Allowances (01/31/2012)</i> <u>Guidance</u>	✓			
Federal Reserve Issuances				
<u>Expected Loss Estimator (ELE) Tool</u> (6/22)				✓
<u>Press Release</u> - Federal Reserve Announces it Will Soon Release Second Tool to Help Community Financial Institutions Implement the Current Expected Credit Losses (CECL) Accounting Standard (6/7/22)	✓			
<u>SCALE Tool</u> (7/15/21)				✓
<u>Press Release</u> - Federal Reserve Announces it Will Soon Release New Tool to Help Community Banks Implement Current Expected Credit Losses (CECL) Accounting Standard (7/1/21)	✓			
<u>SR 20-13</u> <i>Interagency Guidance on Credit Risk Review Systems (5/8/20)</i>			✓	
<u>SR 20-12</u> <i>Interagency Policy Statement on Allowances for Credit Losses (5/8/20)</i>			✓	
<u>SR 19-8</u> <i>Frequently Asked Questions on the New Accounting Standard on Financial Instruments – Credit Losses (4/3/2019)</i>			✓	
<u>SR 16-12</u> <i>Interagency Guidance on the New Accounting Standard on Financial Instruments – Credit Losses (6/17/2016)</i>			✓	
<u>SR 13-17</u> <i>Interagency Supervisory Guidance Addressing Certain Issues Related to Troubled Debt Restructurings (10/24/13)</i>			✓	
<u>SR 12-3</u> <i>Interagency Guidance on Allowance Estimation Practices for Junior Lien Loans and Lines of Credit (1/31/2012)</i>			✓	
<u>SR 07-1</u> <i>Interagency Guidance on Concentrations in Commercial Real Estate (1/4/2007)</i>			✓	
<u>SR 06-17</u> <i>Interagency Policy Statement on the Allowance for Loan and Lease Losses (ALLL)</i>			✓	

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<u>SR 06-15</u> <i>Interagency Guidance on Nontraditional Mortgage Product Risks (12/13/2006)</i> <u>SR 05-11</u> <i>Interagency Credit Risk Management Guidance for Home Equity Lending (5/16/2005)</i> <u>SR 03-1</u> <i>Account Management and Loss Allowance Methodology for Credit Card Lending (1/8/2003)</i> <u>SR 01-17</u> <i>Final Interagency Policy Statement on Allowance for Loan and Lease Losses (ALLL) Methodologies and Documentation for Banks and Savings Institutions (7/6/2001)</i> <u>SR 01-4</u> <i>Guidance on Supervision of Subprime Lending (1/31/2001)</i> <u>SR 95-38</u> <i>Supervisory Guidance Related to FASB Statement No. 114 (6/26/1995)</i> <u>SR 92-39</u> – <i>Notification to State Member Banks on Federal Reserve Confirmation of Charge-offs Declared for Tax Purposes (10/1992)</i>			✓ ✓ ✓ ✓ ✓ ✓	
Comptroller of the Currency Issuances <u>OCC Bulletin 2020-85</u> <i>Current Expected Credit Losses: Final Rule (10/1/20)</i> <u>OCC Bulletin 2019-10</u> <i>Final Rule: Implementation of the Current Expected Credit Losses Standard (02/25/2019)</i> <u>OCC 2001-37</u> – <i>Policy Statement on Allowance for Loan and Lease Losses Methodologies and Documentation for Banks and Savings Institutions (7/20/2001)</i>	✓			 ✓ ✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES <u>Press Release</u> : <i>FASB Expands Disclosures and Improves Accounting Related to the Credit Losses Standard (/31/2022)</i> <u>ASU 2022-02</u> <u>Press Release</u> : <i>FASB Issues Narrow-Scope Improvements to Financial Instruments Guidance (3/9/2020)</i> <u>ASU 2020-03</u> <u>Press Release</u> : <i>FASB Issues Narrow-Scope Improvements to Credit Losses Standard (11/26/2019)</i>	✓ ✓ ✓			

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#2 – ALLOWANCE FOR CREDIT LOSSES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF. ONLY
<u>News Release</u> FASB Delays Certain Effective Dates for Credit Losses, Leases, Hedging, and Long-Duration Insurance Standards (11/15/19) <u>ASU No. 2019-10</u> , Financial Instruments—Credit Losses (Topic 326), Derivatives and Hedging (Topic 815), and Leases (Topic 842): Effective Dates				
<u>News Release</u> : FASB Staff Issues Q&A to Help Organizations Estimate Expected Credit Losses on Financial Assets. (<u>Q&A</u>) (7/17/19)				✓
<u>News Release</u> : FASB Issues FASB Issues Targeted Transition Relief to Institutions Applying the Credit Losses Standard (<u>ASU 2019-05</u>) (5/15/19)	✓			
<u>News Release</u> : FASB Issues Narrow-Scope Improvements to Financial Instruments Standards (<u>ASU 2019-04</u>) (4/25/19)	✓			
<u>News Release</u> -FASB Issues <u>Q&A</u> on Estimating Credit Loss Reserves (1/10/2019)	✓			
<u>Press Release</u> - FASB Issues Narrow-Scope Improvements to Credit Loss Standard – <u>ASU 2018-19</u> (11/15/2018)	✓			
<u>News Release</u> – FASB issues Accounting Standards Update (ASU) <u>No. 2016-13</u> , Financial Instruments – Credit losses (Topic 326) Measurement of Credit Losses on Financial Instruments (6/16/2016) Additional Resources include: <u>FASB in Focus</u> – June 16, 2016 <u>FASB Understanding Costs and Benefits</u> – June 16, 2016 <u>Credit Losses: Why a New Credit Losses Standard?</u> (Video)	✓			
<u>News Release</u> FASB Votes to Proceed with Final Standard on Credit Losses (4/27/2016)	✓			
<u>ASU 2013-12</u> Definition of a Public Business Entity (December 2013)	✓			
<u>FASB issued Accounting Standards Update (Update) No. 2011-02</u> , Receivables (Topic 310): A Creditor’s Determination of Whether a Restructuring Is a Troubled Debt Restructuring. (04/05/2011)	✓			
<u>FASB Accounting Standards Codification</u> TM (07/01/2009)	✓			
FAS 5 – Accounting for Contingencies (<u>Topic 450 Contingencies</u>)	✓			

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#2 – ALLOWANCE FOR CREDIT LOSSES

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<i>FAS 114 – Accounting by Creditors for Impairment of a Loan (ASC Topic 310 – Receivables)</i>	✓			
<i>FAS 118 – Accounting by Creditors for Impairment of a Loan – Income Recognition and Disclosures (ASC Topic 310 - Receivables)</i>	✓			
OTHER RELATED MATERIAL				
<i>AICPA CECL Practice Aid (9/6/19)</i>				✓
<i>Community Bank Webinar: Implementation Examples for the Current Expected Credit Losses Methodology (CECL) (2/27/2018) Webinar materials will be archived for future viewing</i>				✓

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 <i>SM 1012 – Communication with External Auditors</i> FDIC Issuances FIL-116-2020 Information Regarding the FDIC’s Reservation of Authority for Determining Part 363 Compliance Requirements for Insured Depository Institutions (IDIs) (12/22/20) FIL-99-2020 The FDIC Approves Interim Final Rule to Provide Temporary Relief from Part 363 Audit and Reporting Requirements (10/20/20) 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)				
	✓			
	✓			
	✓			
	✓			
	✓			

REFERENCE MATERIAL

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

#3 – AUDIT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL 122-2004</u> <i>Annual Audit and Reporting Requirements - Internal Control Attestation Standards for Independent Auditors (11/17/2004)</i>	✓			
<u>FIL 66-2003</u> <i>Disciplinary Actions Against Accountants Performing Section 36 Audit Services (8/18/2003)</i>	✓			
<u>FIL 21-2003</u> <i>Interagency Policy Statement on the Internal Audit Function and Its Outsourcing (3/17/2003)</i>	✓			
<u>FIL 17-2003</u> <i>Corporate Governance, Audits, and Reporting Requirements (3/5/2003)</i>	✓			
<u>FIL 96-99</u> <i>Policy Statement on External Auditing Programs of Banks and Savings Associations (10/25/1999)</i>	✓			
<u>FIL 49-95</u> <i>Interagency Guidelines Establishing Standards for Safety and Soundness (7/31/1995)</i>	✓			
Federal Reserve Issuances				
<u>SR 13-1</u> <i>Supplemental Policy Statement on the Internal Audit Function and Its Outsourcing (1/23/13)</i>	✓			
<u>SR 03-8</u> <i>Statement on Application of Recent Corporate Governance Initiatives to Non-Public Banking Organizations (5/5/2003)</i>			✓	
<u>SR 03-5</u> <i>Amended Interagency Guidance on the Internal Audit Function and its Outsourcing (4/22/2003)</i>			✓	
<u>SR 96-37</u> <i>CEO Letter Re: Supervisory guidance on Required Absences from Sensitive Positions (12/20/1996)</i>			✓	
FFIEC Issuances				
Comptroller of the Currency Issuances				
<u>Internal and External Audits Handbook</u> (12/2016)				✓
<u>Internal Controls Handbook</u> (01/2001)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
<u>FASB Accounting Standards Codification</u> TM (07/01/2009)	✓			
OTHER RELATED MATERIAL				
<u>Sarbanes-Oxley Act of 2002</u>	✓			

REFERENCE MATERIAL

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

#3 – AUDIT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>SEC Spotlight on Sarbanes Oxley Rulemaking and Reports</i>				✓

REFERENCE MATERIAL

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#4 – LIQUIDITY/BORROWED FUNDS

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION Texas Finance Code Other Texas Statutes <i>Local Government Code, Title 4, Chapter 105</i> – Depositories for Municipal Funds <i>Chapter 2256 of the Government Code</i> – Public Funds Investment Act <i>Chapter 2257 of the Government Code</i> – Collateral for Public Funds <i>Education Code, Title 2, Chapter 45</i> – School District Funds Texas Administrative Code FDIC Laws & Regulations <i>Section 18(j) of the FDI Act</i> – Restrictions on Transactions with Affiliates and Insiders Federal Reserve Laws & Regulations <i>Sections 23A & B of the Federal Reserve Act</i> – Restrictions on Transactions with Affiliates				
				✓
				✓
				✓
				✓
		✓		
			✓	
POLICY ISSUANCES Department Policy Memorandum FDIC Issuances <i>Press Release</i> Agencies Withdraw Joint Statements on Crypto Assets (4/24/25) <i>FIL-7-2025</i> FDIC Clarifies Process for Banks to Engage in Crypto-Related Activities (3/28/25) <i>FIL-47-2024</i> Notice of Proposed Rulemaking on Unsafe and Unsound Banking Practices: Brokered Deposits Restrictions (7/30/24) <i>FIL-39-2023</i> Updated Guidance: Interagency Policy Statement on Funding and Liquidity Risk Management on the Importance of Contingency Funding Plans (7/28/23)				
	✓			
	✓			
	✓			
	✓			

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#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-37-2023</u> <i>Estimated Uninsured Deposits Reporting Expectations (7/24/23)</i>	✓			
<u>FIL-30-2022</u> <i>FDIC Updates on Brokered Deposits (7/15/22)</i>	✓			
<u>FIL-48-2021</u> <i>FDIC has updated the resources available on the FDIC's <u>Banker Resource Center Brokered Deposits</u>. (7/6/21)</i>	✓			
<u>FIL-23-2021</u> <i>Webpage with Information on the Brokered Deposits Regulation including Instructions for Filing Requirements under the Primary Purpose Exception (3/31/21)</i>	✓			
<u>PR-136-2020</u> / <u>FIL 113-2020</u> <i>FDIC Board Approves Final Rule on Brokered Deposit and Interest Rate Restrictions (12/15/20)</i>	✓			
<u>PR-56-2020</u> <i>Federal Bank Regulatory Agencies Modify Liquidity Coverage Ratio for Banks Participating in Money Market Mutual Fund Liquidity Facility and Paycheck Protection Program Liquidity Facility (5/5/2020)</i>	✓			
<u>PR-41-2020</u> <i>Agencies Announce Two Actions to Support Lending to Households and Businesses (3/27/20)</i>	✓			
<u>PR-35-2020</u> <i>Federal Bank Regulatory Agencies Issue Interim Final Rule for Money Market Liquidity Facility (3/19/20)</i>	✓			
<u>FIL-87-2018</u> <i>FDIC Issues Final Rule on Reciprocal Deposits and Seeks Comments on Brokered Deposits and Interest Rate Restrictions (12/19/2018)</i>	✓			
<u>FIL-53-2017</u> <i>Liquidity Coverage Ratio: Frequently Asked Questions (10/23/2017)</i>	✓			
<u>FIL-22-2017</u> <i>Supervisory Guidance on Model Risk Management (06/07/2017)</i>	✓			
<u>FIL-42-2016</u> <i>Frequently Asked Questions on Identifying, Accepting and Reporting Brokered Deposits (6/30/2016)</i>	✓			
<u>PR-74-2014</u> <i>Federal Banking Regulators Finalize Liquidity Coverage Ratio (09/03/2014) See also: <u>FIL-46-2014: Liquidity Coverage Ratio: Final Rule</u></i>	✓			
<u>PR 37-2012</u> <i>Agencies Clarify Effective Date for Section 716 of the Dodd-Frank Act (03/30/2012)</i>	✓			

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#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-13-2010</u> <i>Funding and Liquidity Risk Management (4/5/2010)</i>	✓			
<u>PR-55-2010</u> <i>Federal Banking Agencies Issue <u>Policy Statement on Funding and Liquidity Risk Management</u> (03/17/2010)</i>	✓			
<u>FIL-69-2009</u> <i>Process for Determining if an Institution Subject to Interest-Rate Restrictions is Operating in a High Rate Area (12/04/2009)</i>	✓			
<u>Section 337.6 Brokered Deposit Restrictions and Deposit Rate Limits-Questions and Answers</u> (11/30/2009)				✓
<u>FIL-62-2009</u> <i>Determining Conformance With Interest Rate Restrictions for Less Than Well Capitalized Institutions (11/03/2009)</i>	✓			
<u>FIL-48-2009</u> <i>Transaction Account Guarantee Extension (08/27/2009)</i>	✓			
<u>FIL-37-2009</u> <i>Proposed Interagency Guidance on Funding and Liquidity Risk Management (06/30/2009)</i>	✓			
<u>FIL-25-2009</u> <i>Interest Rate Restrictions on Institutions that are Less than well Capitalized (05/29/2009)</i>	✓			
<u>FIL-24-2009</u> <i>Consideration of the Special Assessment When analyzing and Rating Financial Institutions (05/24/2009)</i>				✓
<u>FIL-15-2009</u> <i>Changes to Debt Guarantee Program Reporting Requirements (03/23/2009)</i>	✓			
<u>FIL-13-2009</u> <i>The Use of Volatile or Special Funding Sources by Financial Institutions That are in a Weakened Condition (03/03/2009)</i>	✓			
<u>FIL-11-2009</u> <i>Modification of Temporary Liquidity Guarantee Program (TLGP) – Interim Final Rule on Mandatory Convertible Debt Under the TLGP (03/02/2009)</i>	✓			
<u>PR-110-2008</u> <i>FDIC Extends Opt-Out Deadline for Participation in the Temporary Liquidity Guarantee Program (11/03/2008)</i>	✓			
<u>PR-105-2008</u> <i>FDIC Issues Interim Rule to Implement the Temporary Liquidity Guarantee Program (10/23/2008)</i>	✓			

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#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-103-2008</u> <i>Temporary Liquidity Guarantee Program (10/15/2008)</i>	✓			
<u>FIL-84-2008</u> <i>Liquidity Risk Management (08/26/2008)</i>		✓		
<u>FIL 59-2003/SR 03-15</u> : <i>Use of the Federal Reserve's Primary Credit Program in Effective Liquidity Management (7/23/2003)</i>	✓			
<u>FIL 22-98</u> <i>Policy on Repurchase Agreements of Depository Institutions with Securities Dealers and Others (Revised 2-98)</i>	✓			
Federal Reserve Issuances				
<u>Press Release</u> <i>Federal Reserve Board Provides Technical Clarification that its Account Access Guidelines Apply to Excess Balance Accounts (12/9/24)</i>	✓			
<u>Press Release</u> – <i>Federal Reserve Board Adopts Final Rule that Implements Adjustable Interest Rate (LIBOR) Act by Identifying Benchmark Rates Based on SOFR (Secured Overnight Financing Rate) that will Replace LIBOR in Certain Financial Contracts After June 30, 2023 (12/16/22)</i>	✓			
<u>SR 21-7</u> <i>Assessing Supervised Institutions' Plans to Transition Away from the Use of the LIBOR (3/9/21)</i>			✓	
<u>Press Release</u> - <i>Federal Reserve Board Extends Temporary Actions Aimed at Increasing the Availability of Intraday Credit Extended by Federal Reserve Banks (10/1/20)</i>			✓	
<u>SR 20-17</u> <i>Federal Financial Institutions Examination Council Issues Joint Statement on Managing the LIBOR Transition (7/24/2020)</i>	✓			
<u>Press Release</u> - <i>Federal Reserve Board announces temporary actions aimed at increasing the availability of intraday credit extended by Federal Reserve Banks (4/23/20)</i>			✓	
<u>Press Release</u> - <i>Federal Reserve Announces Extensive New Measures to Support the Economy (3/23/20)</i>	✓			
<u>Press Release</u> - <i>Federal Reserve Board Expands its Program of Support for Flow of Credit to the Economy by Taking Steps to Enhance Liquidity and Functioning of Crucial State and Municipal Money Markets (3/20/20)</i>			✓	

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#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>SR 17-11</u> Liquidity Coverage Ratio: Frequently Asked Questions (10/23/2017)			✓	
<u>FedLinks Bulletin</u> - FedLinks: Connecting Policy with Practice bulletin titled " <u>Supervisory Expectations for Contingency Funding Plans</u> " (9/2014)				✓
<u>Press Release</u> - Annual Indexing of Reserve Requirement Exemption Amount and Low Reserve Tranche for 2014 (11/5/2013)			✓	
Press Release - <u>Federal Reserve Board Announces Agreement with Treasury Department Regarding Credit Protection for the Term Asset-Backed Securities Loan Facility (TALF)</u> (01/15/2013)	✓			
Press Release - <u>Federal Reserve Approves Final Rule to Simplify Administration of Reserve Requirements and Reduce Costs for Depository Institutions and Federal Reserve Banks</u> (04/05/2012)	✓			
Press Release - <u>Annual Adjustments for Reserve Calculations and Deposit Reporting, Regulation D</u> (10/26/2011)	✓			
<u>SR 11-7</u> Guidance on Model Risk Management (04/04/2011)			✓	
<u>Federal Reserve Approves Modifications to the Terms of Its Discount Window Lending Programs</u> (02/18/2010)	✓			
<u>FR Announces New Schedule of Margins Applicable for Collateral Pledged by Depository Institutions</u> (08/19/2009)	✓			
<u>Federal Reserve and Treasury Announce Extension to Term Asset-Backed Securities Loan Facility</u> (08/17/2009)	✓			
<u>Certain High Quality Commercial Mortgage-backed Securities will become Eligible Collateral Under the Term Asset-Backed Securities Loan Facility (TALF)</u> (05/19/2009)	✓			
<u>Press Release</u> Eligible Collateral for Loans Extended by the Term Asset-Backed Loan Facility (TALF) is Expanded (03/19/2009)	✓			
<u>Treasury and Federal Reserve Announce Launch of Term Asset-Backed Securities Loan Facility (TALF)</u> (03/03/2009)	✓			
<u>Federal Reserve Releases Additional Terms and Conditions of the Term Asset-Backed Securities Loan Facility (TALF)</u> (02/06/2009)	✓			

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#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<p><u>Federal Reserve Extends through October 30-, 2009, its Existing Liquidity Programs that were Scheduled to Expire on April 30, 2009</u> (02/03/2009)</p> <p><u>FR Board Announces Final Rules Pertaining to the Asset-Backed Commercial Paper Money Market Fund Liquidity Facility, Regulations H, W, and Y</u> (01/30/2009)</p> <p><u>Press Release FR Board Announces That it Will Begin to Pay Interest on Depository Institutions' Required and Excess Reserve Balances</u> (10/06/2008)</p> <p><u>Federal Reserve Board Announces Two Enhancements to its Programs to Provide Liquidity to Markets</u> (09/19/2008)</p> <p><u>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</u> (09/19/2008)</p> <p>FFIEC Issuances</p> <p><u>Press Release</u> Financial Regulators Issue Statement on Managing the LIBOR Transition (7/1/2020)</p> <p>Comptroller of the Currency Issuances</p> <p><u>OCC Bulletin 2020-96</u> Capital and Liquidity Treatment for Money Market Liquidity Facility and Paycheck Protection Program: Final Rule (11/3/20)</p> <p><u>NR 2008-93</u> The Joint Forum paper entitled, "Credit Risk Transfer – Developments from 2005 to 2007" (07/31/2008)</p>	<p>✓</p> <p>✓</p> <p></p> <p>✓</p> <p>✓</p> <p>✓</p> <p></p> <p>✓</p> <p></p>		<p>✓</p>	
<p>GENERALLY ACCEPTED ACCOUNTING PRINCIPLES</p> <p><u>Press Release</u> FASB Defers Sunset Date of Reference Rate Reform Guidance (12/21/2022)</p>	<p>✓</p>			
<p>OTHER RELATED MATERIAL</p>				

REFERENCE MATERIAL

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#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i><u>FHLB Dallas-Loan Collateral Eligibility Requirements</u></i> (7/1//2017)				✓
IRS Revenue Procedure 2012-24: <i><u>Implementation of Nonresident Alien Deposit Interest Regulations</u></i> (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				
<u>Sec. 21.302</u> – Authority for Distributions	✓			
<u>Texas Finance Code</u>				
<i>Sec. 31.002(a)(9)(10) – “Capital Definitions – “Certified Surplus”</i>	✓			
<i>Sec. 32.101 – Amendment or Restatement of State Bank Articles of Incorporation</i>	✓			
<i>Sec. 32.103 – Change in Outstanding Capital and Surplus</i>	✓			
<i>Sec. 32.104 – Capital Notes or Debentures</i>	✓			
<i>Sec. 33.001 – Acquisition of Control</i>	✓			
<i>Sec. 34.102 – Transactions in Bank Shares or Participation Shares</i>	✓			
Texas Administrative Code				
FDIC Laws & Regulations				
<u>FDICIA 12 USC 1831o(d)(1)&(2)</u> – Capital Distributions Restricted and Management Fees Restricted	✓			
<u>12 CFR 325</u> – Capital Maintenance Subpart A – Minimum Capital Requirements and Subpart B – Prompt Corrective Action	✓			
<u>12 CFR 335</u> – Securities of Nonmember Banks		✓		
Federal Reserve Laws & Regulations				
<u>12 USC 56</u> – Prohibition on Withdrawal of Capital; Unearned Dividends			✓	
<u>12 USC 60</u> – Dividends			✓	
<u>12 USC 324</u> – Laws Applicable Upon Becoming Members			✓	
<u>12 CFR 208 (Regulation H) Subpart D</u> – Prompt Corrective Action			✓	
<i>12 CFR 208.43 – Capital Adequacy</i>			✓	
<u>Appendix A</u> – 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
<u>Appendix E</u> – Capital Adequacy Guidelines for State Member Banks: Market Risk Measure <u>12 CFR 225 (Regulation Y)</u> – Bank Holding Companies and Change in Bank Control <u>Appendix D</u> – Capital Adequacy Guidelines for Bank Holding Companies and State Member Banks: Leverage Measure <u>12 CFR 217 (Regulation Q)</u> - 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 <u>Industry Notice 2015-3</u> Reminder: One-time Permanent Election Related to Accumulated Other Comprehensive Income (04/08/2015) <u>Industry Notice 2015-1</u> 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 <u>FIL-81-2021</u> Interagency Statement on the Community Bank Leverage Ratio Framework (12/21/21) <u>PR 22-2021</u> Temporary Supplementary Leverage Ratio Changes to Expire as Scheduled (3/19/21) <u>PR 18-2021</u> Federal Bank Regulators Issue Rule Supporting Treasury’s Investments in Minority Depository Institutions and Community Development Financial Institutions (3/9/21) <u>PR-136-2020</u> FDIC Board Approves Final Rule on Brokered Deposit and Interest Rate Restrictions (12/15/20)	✓ ✓ ✓ ✓ ✓ ✓ ✓			✓

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-102-2020</u> <i>Final Rule: Final Rule: Total Loss Absorbing Capital (TLAC) Holdings (10/28/20)</i>	✓			
<u>FIL-84-2020</u> <i>Revised Transition of the Current Expected Credit Losses Methodology for Allowances (8/26/20)</i>	✓			
<u>FIL-83-2020</u> <i>Final Rule Adopts Existing Interim Final Rule Definition of Eligible Retained Income (8/26/20)</i>	✓			
<u>FIL-82-2020</u> <i>Modifications to the Community Bank Leverage Ratio (8/26/20)</i>	✓			
<u>PR 60-2020</u> <i>Regulators Temporarily Change the Supplementary Leverage Ratio to Increase Banking Organizations' Ability to Support Credit to Households and Businesses In Light of the Coronavirus Response (5/15/20)</i>	✓			
FDIC Corporation Staff Studies: Report No. 2020-03 <u>Analyzing the Community Bank Leverage Ratio</u> (5/2020)				✓
<u>FIL-48-2020</u> <i>Technical Corrections to the Revised Transition of the Current Expected Credit Losses Methodology for Allowances (4/22/20)</i>	✓			
<u>FIL-38-2020</u> <i>Depository Institution Reports (4/9/20)</i>	✓			
<u>FIL-37-2020</u> <i>Changes to the Regulatory Capital Rule to Accommodate the Paycheck Protection Program (4/7/20)</i>	✓			
<u>PR-48-2020</u> <i>Agencies Announce Changes to the Community Bank Leverage Ratio (4/6/20) See <u>FIL-35-2020</u></i>	✓			
<u>FIL-32-2020</u> <i>Joint Statement on the Interaction of the CECL Revised Transition Interim Final Rule with Section 4014 of the Coronavirus Aid, Relief, and Economic Security Act (3/31/2020)</i>	✓			
<u>FIL-31-2020</u> <i>Adjusting the Calculations for Credit Concentration (3/30/20)</i>	✓			
<u>PR-41-2020</u> <i>Agencies Announce Two Actions to Support Lending to Households and Businesses (3/27/20)</i>	✓			
<u>FIL-21-2020</u> <i>Regulatory Capital Rule: Eligible Retained Income (3/19/20)</i>	✓			
<u>FIL-20-2020</u> <i>Regulatory Capital Rule: Clarification on the Use of Buffers (3/19/20)</i>	✓			
<u>FIL-72-2019</u> <i>Regulatory Capital Rules: Revised Definition of a High Volatility Commercial Real Estate (11/20/19)</i>	✓			

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>Press Release</u> Federal Bank Regulatory Agencies Finalize Rule to Update Calculation of Counterparty Credit Risk for Derivative Contracts (11/19/2019)	✓			
<u>FIL-67-2019</u> Revised Effective Dates for Simplifications to the Capital Rule (11/4/19)	✓			
<u>FIL-66-2019</u> Community Bank Leverage Ratio Framework (11/4/19)	✓			
<u>PR-100-2019</u> Federal Bank Regulatory Agencies Issue Final Rule to Simplify Capital Calculation for Community Banks (10/29/19)	✓			
<u>PR-80-2019</u> FDIC Finalizes Rules to Simplify Capital Calculation for Qualifying Community Banking Organizations and to Early Adopt Certain Related Simplifications to the Regulatory Capital Requirements (9/17/19)	✓			
<u>FIL-37-2019</u> Simplifications to the Capital Rule Pursuant to the Economic Growth and Regulatory Paperwork Reduction Act of 1996 (7/9/19)		✓		
<u>FIL-6-2018</u> New Tax Law Accounting and Reporting Implications (1/18/2018) <u>Interagency Statement on Accounting and Reporting Implications of the New Tax Law</u>	✓			
<u>FIL-33-2017</u> Regulatory Capital Treatment of Certain Centrally-Cleared Derivative Contracts Under the FDIC's Capital Rule (8/14/2017)		✓		
<u>FIL-22-2017</u> Supervisory Guidance on Model Risk Management (06/07/2017)	✓			
<u>PR-12-2017</u> FDIC Issues Revised Economic Scenarios for 2017 Stress Testing (2/10/2017)	✓			
<u>FIL-50-2015</u> Supervisory Guidance on the Capital Treatment of Certain Investments in Covered Funds (11/6/2015)	✓			
<u>PR-86-2015</u> Agencies Finalize Swap Margin Rule (10/30/2015)	✓			
<u>FIL-16-2015</u> Regulatory Capital Rules – Frequently Asked Questions (04/06/2015)	✓			
<u>FIL-14-2015</u> and <u>FIL-15-2015</u> Consolidated Reports of Condition and Income for First Quarter 2015(04/01/2015) and(04/06/2015)	✓			

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-12-2015</u> <i>Regulatory Capital Rules: Accumulated Other Comprehensive Income (AOCI) Opt-Out Election (03/23/2015)</i>	✓			
<u>FIL-10-2015</u> <i>Regulatory Capital Reporting Changes (Schedule RC-R of the Call Report) (2/23/15)</i>	✓			
<u>FIL-7-2015</u> <i>Regulatory Capital Tool for Securitization Exposures (2/11/2015)</i>	✓			
<u>PR -87-2014</u> <i>FDIC Releases Economic Scenarios for 2015 Stress Testing (10/23/2014)</i>	✓			
<u>PR-76-2014</u> <i>Agencies Adopt Supplementary Leverage Ratio Final Rule (09/03/2014) See also <u>FIL-45-2014: Regulatory Capital Rules: Regulatory Capital, Revisions to the Supplementary Leverage Ratio</u></i>	✓			
<u>FIL-40-2014</u> <i>Regulatory Capital Rules: Requests from S-Corporation Banks for Dividend Exceptions to the Capital Conservation Buffer (07/21/2014)</i>	✓			
<u>FIL-18-2014</u> <i>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)</i>	✓			
<u>PR-19-2014</u> <i>Agencies Issue Final Dodd-Frank Act Stress Test Guidance for Medium-Sized Firms (03/05/2014) See Federal Reserve <u>SR-14-3</u>.</i>	✓			
<u>PR 102-2013</u> <i>Agencies Release a Regulatory Capital Estimation Tool for Community Banks (11/19/2013)</i>	✓			
<u>FIL-32-2013</u> <i>Regulatory Capital Rules: Advanced Approaches Risk-Based Capital Rule and Market Risk Capital Rule (7/9/2013)</i>	✓			
<u>Expanded Community Bank Guide to the New Capital Rule for FDIC-Supervised Banks</u> (7/2013)				✓
<u>New Capital Rule – Community Bank Guide</u> (07/2013) Issued by FDIC, FRB, and OCC				✓

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-31-2013</u> <i>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)</i>	✓			
<u>PR-60-2013</u> <i>FDIC Board Approves Basel III Interim Final Rule and Supplementary Leverage Ratio Notice of Proposed Rulemaking (07/09/2013)</i>	✓			
<u>PR-133-2012</u> <i>FDIC Releases Stress Test Scenarios (11/15/2012)</i>	✓			
<u>PR-130-2012</u> <i>Agencies Provide Guidance on Regulatory Capital Rulemakings (11/09/2012)</i>	✓			
<u>PR-116-2012</u> <i>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)</i>	✓			
<u>PR-109-2012</u> <i>Agencies Release a Regulatory Capital Estimation Tool to Assist in Assessing the Potential Effects of Recently Proposed Regulatory Capital Rules (09/24/2012)</i>	✓			
<u>FIL26-2012</u> <i>Final Rule on Risk-Based Capital Standards: Market Risk (06/18/2012)</i>	✓			
<u>PR-68-2012</u> <i>Agencies Seek Comment on Regulatory Capital Rules and Finalize Market Risk Rule (06/12/2012)</i>	✓			
<u>PR-54-2012</u> <i>Agencies Clarify Supervisory Expectations for Stress Testing by Community Banks (05/14/2012)</i>	✓			
<u>PR-53-2012</u> <i>Agencies Finalize Large Bank Stress Testing Guidance (05/14/2012)</i>	✓			
<u>PR-133-2011</u> <i>Agencies Issue Guidance on the Federal Debt (08/05/2011)</i>	✓			
<u>FIL-48-2011</u> <i>Final Rule on Advanced Capital Adequacy Framework—Basel II; Establishment of a Risk-Based Capital Floor (06/17/2011)</i>	✓			
<u>FIL-41-2011</u> <i>Advanced Measurement Approach: Supervisory Guidance (06/03/2011)</i>	✓			

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-7-2010</u> Clarification of the Risk Weights for FDIC Claims and Guarantees (02/26/2010)	✓			
<u>PR-12-2010</u> Agencies Issue Final Rule for Regulatory Capital Standards Related to Statements of Financial Accounting Standards Nos. 166 and 167. (01/21/2010)	✓			
<u>PR 230-2009</u> FDIC Board Finalizes Regulatory Capital Rule for Statements of Financial Accounting Standards (12/16/2009)	✓			
<u>FIL-67-2009</u> Final Rule for Mortgages Modified Under the Making Home Affordable Program (11/27/2009)	✓			
<u>FIL-50-2009</u> Enhanced Supervisory Procedures for Newly Insured FDIC-Supervised Depository Institutions (08/28/2009)	✓			
<u>FIL-24-2009</u> Consideration of the Special Assessment When analyzing and Rating Financial Institutions (05/24/2009)				✓
<u>FIL-20-2009</u> Risk Management of Investments in Structured Credit Products (04/30/2009)	✓			
<u>PR-FSB-2009</u> Interagency Statement on the Financial Stability Plan (02/11/2009)	✓			
<u>PR-139-08</u> Agencies Approve Final Rule on Deduction of Goodwill from Tier 1 Capital (12/16/2008)	✓			
<u>PR-108-2008</u> Agencies Announce Decision on Impact of Tax Change on Indirect Investments in Fannie Mae and Freddie Mac Preferred Stock (10/31/2008)	✓			
<u>PR-102-2008</u> 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)	✓			
<u>PR-59-2008</u> Agencies Issue Final Guidance on Supervisory Review Process (Pillar 2) Related to Implementation of Basel II Advanced Approaches Rule (07/15/2008)	✓			
<u>PR-55-2008</u> Agencies Issue Statement on Basel II Advanced Approaches Qualification Process (07/08/2008)	✓			
<u>PR- 50-2008</u> FDIC Board Approves Basel II-Based Standardized Approach Capital Proposal as an Alternative to the Current Rules (06/26/2008)	✓			

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-107-2007</u> <i>Final Rule on Advanced Capital Adequacy Framework – Basel II (12/07/2007)</i>	✓			
<u>PR-116-2006</u> <i>Interim Decision on Impact of FAS 158 on Regulatory Capital (12/14/2006)</i>	✓			
<u>FIL-17-2006</u> <i>Capital Standards: Joint Final Rule on Securities Borrowing Transactions (02/22/2006)</i>		✓		
<u>FIL-12-2006</u> <i>Hurricane Katrina Examiner Guidance: Interagency Supervisory Guidance for Institutions Affected by Hurricane Katrina (02/03/2006)</i>	✓			
<u>FIL-74-2005</u> <i>Supervisory Guidance on the Eligibility of Asset-Backed Commercial Paper Liquidity Facilities and the Resulting Risk-Based Capital Treatment (8/04/2005)</i>	✓			
<u>FIL-26-2005</u> <i>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)</i>	✓			
<u>FIL 46-2004</u> <i>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)</i>	✓			
<u>FIL 80-96</u> <i>Statement of Policy on the Use of Offering Circulars in Connection With the Public Distribution of Bank Securities (9-5-96)</i>	✓			
<u>FIL 59-95</u> – <i>Calculation of the Potential Exposure of Derivatives (9/8/1995)</i>	✓			
Federal Reserve Issuances				
<u>Press Release</u> <i>Federal Reserve Board finalizes a Rule That Updates the Board's Capital Planning Requirements to be Consistent With Other Board Rules That Were Recently Modified (1/19/21)</i>		✓		
<u>SR 20-9</u> : <i>Joint Statement on Interaction of the Regulatory Capital Rule: Revised Transition of the CECL Methodology for Allowances with Section 4014 of the Coronavirus Aid, Relief, and Economic Security Act (3/31/20)</i>	✓			

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>SR 20-8</u> <i>Joint Statement on Adjustment to the Calculation for Credit Concentration Ratios Used in the Supervisory Approach (3/30/20 Revised 4/2/20)</i>	✓			
<u>SR 20-5</u> <i>Questions and Answers (Q&As) on Statement Regarding the Use of Capital and Liquidity Buffers (3/19/20)</i>	✓			
<u>Press Release</u> <i>Federal Reserve Board approves rule to simplify its capital rules for large banks, preserving the strong capital requirements already in place (3/04/2020)</i>	✓			
<u>Press Release</u> <i>Federal Reserve Board Will Maintain Current Modeling Framework for Loan Allowances in its Supervisory Stress Test Through 2021 (12/21/2018)</i>	✓			
<u>SR 17-7</u> <i>Regulatory Capital Treatment of Certain Centrally-cleared Derivative Contracts under the Board's Capital Rule (8/14/2017)</i>			✓	
<u>Press Release</u> <i>Revised Economic Scenarios for 2017 Stress Testing (2/10/2017)</i>			✓	
<u>News Release</u> <i>Federal Reserve Board Announces Finalized Stress Testing Rules Removing Noncomplex Firms from Qualitative Aspect of CCAR Effective for 2017 (1/30/2017)</i>	✓			
<u>Press Release</u> <i>Federal Reserve Releases Supervisory Scenarios for 2016 CCAR and Dodd-Frank Stress Test Exercises (1/28/2016)</i>			✓	
<u>SR 15-19</u> <i>Federal Reserve Supervisory Assessment of Capital Planning and Positions for Large and Noncomplex Firms(12/21/2015)</i>			✓	
<u>SR 15-15</u> <i>Supervisory Concerns Related to Shareholder Protection Arrangements by Bank Holding Companies (12/3/2015)</i>			✓	
<u>Press Release</u> <i>Federal Reserve Board Approves Final Rule to Modify Capital Plan and Stress Testing Rules (11/25/2015)</i>			✓	
<u>SR 15-6</u> <i>Regulatory Capital Rules FAQs (04/06/2015)</i>			✓	
<u>SR 15-4</u> <i>Tool for Calculating Capital Requirements Using the Simplified Supervisory Formula Approach (2/13/2015)</i>			✓	

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>Press Release</u> Agencies Announce Rules to Reflect ISDA Protocol in Regulatory Capital and Liquidity Coverage Ratio Rules (12/16/2014)	✓			
<u>Press Release</u> 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)	✓			
<u>Press Release</u> FRB Releases Supervisory Scenarios 2015 Capital Planning and Stress Testing (10/23/2014)	✓			
<u>Press Release</u> 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)	✓			
<u>Press Release</u> Federal Reserve Releases Results of Comprehensive Capital Analysis and Review (CCAR) (03/26/2014)	✓			
<u>SR 14-3</u> 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) <u>Guidance</u> and <u>Tables Comparing General Stress Testing Requirements, Reporting, and Expectations</u> .	✓			
<u>SR 13-23</u> Risk Transfer Considerations When Assessing Capital Adequacy – Supplemental Guidance on Consolidated Supervision Framework for Large Financial Institutions (SR letter <u>12-17/CA letter 12-14</u>) (12/20/2013)	✓			
<u>Press Release</u> - Federal Reserve Board Issues Final Rule Aligning Market Risk Capital Rule with Basel III (12/6/2013)			✓	
<u>Press Release</u> - 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 - <u>Community Bank Guide</u> (7/2013)				✓
<u>Press Release</u> - Federal Reserve Board Approves Final Rule to Help Ensure Banks Maintain Strong Capital Positions (7/9/2013)			✓	

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>Press Release - Federal Reserve Board Economic and Financial Market Scenarios in Stress Test for Large Financial Institutions (11/15/2012)</i>			✓	
<i>Press Release – Federal Reserve Board Launches 2013 Capital Planning and Stress Testing Program (11/09/2012)</i>			✓	
<i>Press Release - Federal Reserve Board Approves Final Rule to Implement Changes to Market Risk Capital Rule (06/07/2012)</i>	✓			
<i>Press Release – Federal Reserve Board Issues Final Rule on Annual Capital Plans; Launches 2012 Review (11/22/2011)</i>				
<i>SR 11-8 Supervisory Guidance on Implementation Issues Related to the Advanced Measurement Approaches for Operational Risk (6/30/2011)</i>				
<i>SR 11-7 Guidance on Model Risk Management (04/04/ 2011)</i>			✓	
<i>SR 09-01 Application of the Market Risk Rule in Bank Holding Companies and State Member Banks (01/14/2009)</i>			✓	
<i>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)</i>			✓	
<i>Press Release: Risk-Based Capital Treatment of Cash-Collateralized Securities Borrowing Transactions, Regulations H and Y (02/06/2006)</i>			✓	
FFIEC Issuances				
Comptroller of the Currency Issuances				
<i>OCC Bulletin 2021-14 Emergency Capital Investment Program: Regulatory Capital Treatment of Instruments Issued Under the Emergency Capital Investment Program: Interim Final Rule (3/22/21)(Applicable to banks designated as minority depository institutions or community development financial institutions)</i>				✓
<i>OCC Bulletin 2020-96 Capital and Liquidity Treatment for Money Market Liquidity Facility and Paycheck Protection Program: Final Rule (11/3/20)</i>	✓			

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>OCC Bulletin 2020-87</i> <i>Regulatory Capital Rule: Eligible Retained Income (10/8/20)</i>	✓			
<i>OCC Bulletin 2020-85</i> <i>Current Expected Credit Losses: Final Rule (10/1/20)</i>	✓			
<i>OCC Bulletin 2020-82</i> <i>Standardized Approach for Counterparty Credit Risk; Correction: Final Rule (9/21/20)</i>	✓			
<i>OCC Bulletin 2020-53</i> <i>Revisions to the Supplementary Leverage Ratio for Custodial Banking Organizations and Custody Banks: Final Rule (5/20/20)</i>				✓
<i>OCC Bulletin 2020-7</i> <i>Standardized Approach for Counterparty Credit Risk: Final Rule (2/18/2020)</i>				✓
<i>OCC Bulletin 2015-22</i> <i>Subordinated Debt: Guidelines and Sample Notes (04/03/2015)</i>				✓
<i>Advisory Letter 2003-1</i> <i>Buy-Sell Agreements between Subchapter S Corporations and National Bank Directors (1/2/2003)</i>				✓
U.S. Treasury Issuances				
Press Release <i>U.S Treasury Releases Terms of Capital Assistance Program</i> (02/25/2009)				✓
Press Release <i>Secretary Geithner Introduces Financial Stability Plan</i> (02/10/2009)				✓
Press Release <i>Treasury Announces New Restrictions on Executive Compensation</i> (02/04/2009)				✓
Press Release <i>Treasury Releases Term Sheets for S Corps</i> (01/14/2009)				✓
Press Release <i>Treasury Announces TARP Capital Purchase Program Description</i> (10/14/2008)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES ACCOUNTING STANDARDS CODIFICATION				
<i>ASU 2012-02 - Intangibles—Goodwill and Other (Topic 350): Testing Indefinite-Lived Intangible Assets for Impairment</i> (07/27/2012) Related: <i>FASB in FOCUS</i>				✓

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<u>ASU-2011-08</u> , <i>Intangibles—Goodwill and Other (Topic 350): Testing Goodwill for Impairment.</i> (09/15/2011)				✓
<u>ASU-2010-02</u> <i>Accounting Standards Update: Consolidation (Topic 810) Accounting and Reporting for Decreases in Ownership of a Subsidiary –a Scope Clarification</i> (01/06/2010)				✓
<u>ASU-2010-01</u> <i>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)</i> (01/05/2010)				✓
<u>FASB No. 162</u> <i>The Hierarchy of Generally Accepted Accounting Principles</i> (05/09/2008) (<u>Topic 105 Generally Accepted Accounting Principles</u>)				✓
<u>FSP FIN 48-1</u> <i>Definition of Settlement in FASB Interpretation No. 48</i> (05/02/2007) (<u>Topic 740 Income Taxes</u>)				✓
<i>FASB Statement No. 123 Accounting for Share-Based Payment</i> (12/16/2004) See <u>ASC Topic 718 Compensation – Stock Compensation</u>				✓
<u>FAS 109</u> – <i>Accounting for Deferred Tax Assets.</i> See <u>ASC Topic 740 Income Taxes</u>	✓			
<u>FAS 125</u> – <i>Accounting for Transfers and Servicing of Financial Assets and Extinguishment of Liabilities</i> (6/1996); See <u>ASC Topic 860 Transfers and Servicing</u>	✓			
<u>FAS 150</u> - <i>Accounting for Certain Financial Instruments with Characteristics of both Liabilities and Equity</i> (5/15/2003). See <u>ASC Topic 480 Distinguishing Liabilities from Equity</u>	✓			
OTHER RELATED MATERIAL				
<u>CSBS Revised Regulatory Capital Rules, Part 324 (Basel III) – Job Aid for Examiners</u> (11/2014)				✓
<i>OCC Bulletin <u>OCC 2012-18</u> Alternatives to the Use of External Credit Ratings in the Regulations of the OCC</i> (06/28/2012)				✓
<u>Jumpstart Our Business Startups Act: Frequently Asked Questions -- Changes to the Requirements for Exchange Act Registration and Deregistration</u> (04/11/2012)	✓			

REFERENCE MATERIAL

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

#6 – CASH, COLLECTIONS, AND DEPOSIT OPERATIONS

APPLICABLE TO:

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
<u>Texas Finance Code</u>				
<i>Section 59.108 – Emergency Opening and Relocation</i>	✓			
<i>Section 59.109 – Delinquent Rental; Lien; Sale of Contents</i>	✓			
<i>Section 59.110 – Routing Number on Key</i>	✓			
<i>Chapter 34. Subchapter D – Deposits</i>	✓			
Texas Administrative Code				
<i><u>7 TAC 3.35</u> – Safe Deposit Box Facilities</i>	✓			
<u>Other Texas Statutes:</u>				
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				
<i><u>12 CFR 326</u> – Minimum Security Devices & Procedures and Bank Secrecy Act Compliance for Insured State Nonmember Banks</i>		✓		
<i><u>31 CFR Chapter X</u> – Financial Record Keeping and Reporting of Currency and Foreign Transactions</i>	✓			
<i><u>12 USC 371a –Part 329</u> Payment of Interest on Demand Deposits</i>	✓			
<i><u>12 CFR 330</u> – Deposit Insurance Coverage</i>	✓			

REFERENCE MATERIAL

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

#6 – CASH, COLLECTIONS, AND DEPOSIT OPERATIONS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>12 CFR 337.3</u> – Limits on Extensions of Credit to Executive Officers, Directors, and Principal Shareholders of Insured Nonmember Banks		✓		
<u>12 CFR 337.6</u> – Brokered Deposits	✓			
Federal Reserve Laws & Regulations				
<u>12 CFR 208.63</u> (Regulation H) – Membership of State Banking Institutions in the Federal Reserve System, Procedures for Monitoring Compliance with the Bank Secrecy Act	✓			
<u>12 CFR 210</u> (Regulation J) – Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfer through the Fedwire	✓			
<u>12 CFR 216</u> (Regulation P) – Privacy of Consumer Financial Information			✓	
<u>12 CFR 229</u> (Regulation CC) Availability of Funds and Collection of Checks	✓			
<u>31 CFR 317</u> – Regulations Governing Agencies for Issue of United States Savings bonds	✓			
<u>12 CFR 204 (Regulation D)</u> – Reserve Requirement of Depository Institutions	✓			
<u>12 CFR 215 (Regulation O)</u> – Loans to Executive Officers, Directors, and Principal Shareholders			✓	
<u>12 CFR 229 (Regulation CC)</u> – 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)				✓
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)	✓			

REFERENCE MATERIAL

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

#6 – CASH, COLLECTIONS, AND DEPOSIT OPERATIONS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
FDIC Issuances				
<u>FIL 58-96</u> <i>Guidelines for Monitoring Bank Secrecy Act Compliance (8/1/1996)</i>		✓		
<u>FIL 29-96</u> <i>Bank Secrecy Act Compliance (5/14/1996)</i>		✓		
<u>FIL-23-2021</u> <i>Webpage with Information on the Brokered Deposits Regulation including Instructions for Filing Requirements under the Primary Purpose Exception (3/31/21)</i>	✓			
<u>PR-136-2020</u> / <u>FIL 113-2020</u> <i>FDIC Board Approves Final Rule on Brokered Deposit and Interest Rate Restrictions (12/15/20)</i>	✓			
<u>FIL-87-2018</u> <i>-Reciprocal Deposit Rulemaking and Request for Comments on Brokered Deposit and Interest Rate Restriction Issues (12/19/2018)</i>	✓			
<u>FIL-35-2016</u> <i>Interagency Guidance: Deposit-Reconciliation Practices (5/15/16)</i>	✓			
<u>FIL-17-2015</u> <i>Guidance on Identifying, Accepting, and Reporting Brokered Deposits; Includes <u>presentation</u>. (4/17/15)</i>	✓			
<u>FIL-45-2012</u> <i>Notice of Expiration: Temporary Unlimited Coverage for Noninterest-Bearing Transaction Accounts (11/05/2012)</i>	✓			
<u>FIL-38-2011</u> <i>Deposit Insurance Notice Requirement Regarding the Payment of Interest on Demand Deposit Accounts (05/26/2011)</i>	✓			
<u>PR-247-2010</u> <i>Temporary Unlimited Deposit Insurance Coverage for Noninterest-Bearing Transaction Accounts (11/09/2010)</i>	✓			
<u>PR-161-2010</u> <i>– Basic FDIC Insurance Coverage Permanently Increased to \$250,000 per Depositor (07/21/2010)</i>	✓			
<u>PR-139-2010</u> <i>– FDIC Board Adopts Final Rule Extending Tag Program and Maintains Current Deposit Insurance Assessment Rates (06/22/2010)</i>	✓			
<u>FIL-29-2010</u> <i>– Guidance on Deposit Placement and Collection Activities (06-07-2010)</i>	✓			
<u>FIL-53-2009</u> <i>FDIC Deposit Insurance Coverage – Final Rule (09/09/2009)</i>	✓			
<u>FIL-22-2009</u> <i>Extension of Temporary Increase in Standard Maximum Deposit Insurance Amount (05/22/2009)</i>	✓			

REFERENCE MATERIAL

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

#6 – CASH, COLLECTIONS, AND DEPOSIT OPERATIONS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL 141-2008</u> Revisions to Regulatory Reports Filed by FDIC-Insured Depository Institutions (12/11/2008)	✓			
<u>FIL 129-2008</u> General Counsel's Opinion No. 8 – Stored Value Cards and Other Nontraditional Access Mechanisms (11/13/2008)	✓			
<u>FIL 83-2006</u> Changes to FDIC Rule for Deposit Insurance Coverage (9/18/2006)	✓			
<u>FIL 101-2005</u> Regulatory Relief – Information for Bankers in Hurricane Affected Areas (related to brokered deposit waivers) (10/07/2005)		✓		
<u>FIL 14-95</u> New “Pass Through” Deposit Insurance Disclosure Rules (2/13/1995)	✓			
<u>FIL 30-95</u> Payable Through Accounts (4/7/1995)		✓		
Federal Reserve Issuances				
<u>Press Release-Calculation of Reserve Requirements</u> (10/1/2003)			✓	
<u>Press Release-Amendments to Appendix A to Regulation CC</u> (8/28/2003)			✓	
<u>Press Release-Series of Amendments to Appendix A of Regulation CC</u> (5/20/2003)	✓			
<u>Press Release and The Use and Counterfeiting of United States Currency Abroad</u> (3/14/2003)	✓			
Operating Circular 3 <u>Collection of Cash Items and Returned Checks</u> (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.		✓		
Press Release - <u>Federal Reserve Board Announces Interim Final Rule to Delete the Six per-Month Limit on Convenient Transfers from the “Savings Deposit” Definition in Regulation D</u> (4/24/20)	✓			
Press Release - <u>Federal Reserve Amends Debit Card Interchange Proposal to Consider Anti-Fraud Practices</u> (07/27/2012)	✓			
Press Release - <u>Federal Reserve Approves Final Rule to Simplify Administration of Reserve Requirements and Reduce Costs for Depository Institutions and Federal Reserve Banks</u> (04/05/2012)	✓			

REFERENCE MATERIAL

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

#6 – CASH, COLLECTIONS, AND DEPOSIT OPERATIONS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>Press Release - Annual Adjustments for Reserve Calculations and Deposit Reporting, Regulation D (10/26/2011)</i>	✓			
<i>Press Release - Federal Reserve Issues Final Rule to Repeal Regulation Q, Which Prohibited The Payment of Interest on Demand Deposits (07/14/2011)</i>	✓			
<i>Press Release - Federal Reserve Releases List of Institutions That are Subject To, and Exempt From, the Debit Card Interchange Fee Standards (07/12/2011)</i>	✓			
<i>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)</i>	✓			
<i>Press Release – Federal Reserve Announces Final Rule Regarding Effective Dates for Gift Card Rules (10/19/2010)</i>	✓			
<i>Press Release – Federal Reserve Implements Legislation Regarding Effective Dates for Gift Card Rules (08/11/2010)</i>	✓			
<i>Press Release- Federal Reserve Board Announces Final Rules to Restrict Fees and Expiration Dates on Gift Cards (03/23/2010)</i>	✓			
<i>Federal Reserve Opinion on Retail Sweep Accounts (05/2007)</i>			✓	
FFIEC Issuances				
<i>Press Release – Check Clearing for the 21st Century – Compliance Infobase (10/12/2004)</i>				✓
<i>Press Release Financial Regulators Issue Statement on Managing the LIBOR Transition (7/1/2020)</i>	✓			
<i>Press Release – Check Clearing for the 21st Century – Compliance Infobase (10/12/2004)</i>				✓
Comptroller of the Currency Issuances				
<i>OCC 2003-26 Expedited Funds Availability Act (6/19/2003)</i>				✓
<i>OCC 2003-3 Bank Secrecy Act/Anti-Money Laundering (1/22/2003)</i>				✓
<i>OCC Bulletin 2002-42/2002-41/2002-37 Bank Secrecy Act/Anti-Money Laundering</i>				✓
<i>Money Laundering: A Banker's Guide to Avoiding Problems (12/2002)</i>				✓

REFERENCE MATERIAL

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

#6 – CASH, COLLECTIONS, AND DEPOSIT OPERATIONS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>Banking Circular 58</u> – Coin and Bullion (11/1981) Banking Circular 58, <u>Supplement #1</u> – Sale of Commemorative Coins (12/1983) <u>OCC News Release 2004-81</u> – Community Developments Insights article on Remittances: A Gateway to Banking for Unbanked Immigrants (9/15/2004) <u>OCC Advisory Letter 2004-6</u> – Payroll Card Systems (5/06/2004) <u>OCC Banking Circular 148</u> – Service Charges on Dormant Accounts and Abandoned Property (9/25/1980)				✓ ✓ ✓ ✓ ✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				
USA PATRIOT Act, Sections <u>312</u> , <u>314</u> , and <u>326</u> Uniform Commercial Code (UCC), <u>Chapter 3</u> – Commercial Paper Uniform Commercial Code (UCC), <u>Chapter 4</u> – Bank Deposits and Collections Industry Notice – <u>IN 2021-03</u> Authority of Texas State-Chartered Banks to Provide Virtual Currency Custody Services to Customers (6/10/2021) <u>Treasury to End Over-the-Counter Sales of Paper U.S. Savings Bonds: Action Will Save \$70 Million Over First Five Years</u> (07/13/2011) IRS - Revenue Procedure 2012-24: <u>Implementation of Nonresident Alien Deposit Interest Regulations</u> (05/14/2012) FDIC Guide on <u>Deposit Insurance for Accounts Held by Government Depositors</u>	✓ ✓ ✓ ✓ ✓ ✓ ✓			

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 <u>12 USC 1817(a)</u> – Reports of Condition; Access to Bank Examination Reports; Report to Independent Auditors <u>12 CFR 364</u> – Standards for Safety and Soundness <u>12 CFR 304.3</u> – Reports of Condition and Income Federal Reserve Laws & Regulations <u>12 CFR 208 (Regulation H) Subpart D</u> – Standards for Safety and Soundness	✓	✓ ✓	✓	
POLICY ISSUANCES Department Policy Memorandum <i>SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors</i> FDIC Issuances <u>FIL-18-2018</u> Consolidated Reports of Condition and Income (4/12/18) <u>FIL-17-2018</u> Consolidated Reports of Condition and Income for First Quarter 2018 (4/10/2018) <u>Supplemental Instructions</u> <u>FIL-6-2018</u> New Tax Law Accounting and Reporting Implications (1/18/2018) <u>Interagency Statement on Accounting and Reporting Implications of the New Tax Law</u> <u>FIL-22-2017</u> Supervisory Guidance on Model Risk Management (06/07/2017) <u>FIL-30-2010</u> Bargain Purchases and Assisted Acquisitions (06/07/2010)	✓ ✓ ✓ ✓ ✓			

REFERENCE MATERIAL

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

#9 – EARNINGS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>PR-112-2010</u> FDIC Board Approves NPR Regarding Safe Harbor Protection for Securitizations (05/11/2010)	✓			
<u>PR-208-2009</u> - Interim Final Rule to Provide a Transitional Safe Harbor for All Participations and Securitizations (11/13/2009)	✓			
<u>FIL-63-2009</u> Prepaid Assessments – Final Rule (11/12/2009)	✓			
<u>FIL-24-2009</u> Consideration of the Special Assessment When analyzing and Rating Financial Institutions (05/24/2009)				✓
<u>FIL 91-96</u> Subchapter S – Election for Federal Income Taxes (10/29/1996)		✓		
Federal Reserve Issuances				
<u>SR 11-7</u> Guidance on Model Risk Management (04/04/2011)			✓	
FFIEC Issuances				
<u>FIL-26-2024</u> Revisions to the Consolidated Reports of Condition and Income (Call Reports) and the FFIEC 002 Report (05/23/2024)	✓			
<u>FIL-7-2009</u> Revisions to the Consolidated Reports of Condition and Income for 2009 (01/30/2009)	✓			
<u>FIL-44-2006</u> Effect of the Federal Deposit Insurance Reform Act on the Reports of Condition and Income (05/10/2006)	✓			
<u>Memorandum: Summary of Changes to the March 31, 2006 UBPR</u> (04/19/2006)	✓			
<u>FIL-7-2006</u> Revisions to Reports of Condition and Income (Call Reports) (01/27/2006)	✓			
Press Release - <u>Additional Guidance For Financial Institutions in Response to Hurricanes Katrina and Rita</u> (10/06/2005)	✓			
<u>Uniform Financial Institutions Rating System</u> (12/19/1996)	✓			
Comptroller of the Currency Issuances				
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
<u>FASB ACCOUNTING STANDARDS CODIFICATION</u>				

REFERENCE MATERIAL

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

#9 – EARNINGS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>ASU 2024-03</u> <i>Income Statement-Reporting Comprehensive Income-Expense Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses (11/4/24)</i>	✓			
<u>ASU 2018-02</u> - <i>Income Statement-Reporting Comprehensive Income (Topic 220): Reclassification of Certain Tax Effects From Accumulated Other Comprehensive Income (2/14/2018)</i>	✓			
<u>ASU 2017-04</u> <i>Intangibles—Goodwill and Other (Topic 350): Simplifying the Test for Goodwill Impairment (1/2017)</i>	✓			
<u>ASU 2016-15</u> <i>Statement of Cash Flows (Topic 230): Classification of Certain Cash Receipts and Cash Payments (8/2016)</i>	✓			
<u>ASU 2015-05</u> <i>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)</i>	✓			
<u>ASU 2015-01</u> <i>Accounting Standards Update No. 2015-01, Income Statement—Extraordinary and Unusual Items (Subtopic 225-20) (1/9/2015)</i>	✓			
<u>ASU 2014-02</u> — <i>Intangibles—Goodwill and Other (Topic 350): Accounting for Goodwill (a consensus of the Private Company Council) (1/2014)</i>	✓			
<u>ASU 2011-12</u> <i>FASB Defers Certain Aspects of Comprehensive Income (12/2011) (<u>Topic 220</u>)</i>	✓			
<u>ASU 2011-05</u> <i>Comprehensive Income (<u>Topic 220</u>): Presentation of Comprehensive Income (06/16/2011)</i>	✓			
<u>ASU 2010-18</u> <i>Receivables (<u>Topic 310</u>): 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)</i>	✓			
<u>ASU No. 2009-12</u> <i>Fair Value Measurements and Disclosures (<u>Topic 820</u>) - Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent) (09/2009)</i>	✓			

REFERENCE MATERIAL

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

#9 – EARNINGS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>ASU No. 2009-06</u> – <i>Income Taxes – Implementation Guidance on Accounting for Uncertainty in Income Taxes and Disclosure Amendments for Nonpublic Entities</i> (09/2009) (<u>Topic 740</u>) –	✓			
<u>ASU No. 2009-05</u> <i>Fair Value Measurements and Disclosures – Measuring Liabilities at Fair Value</i> (08/2009) (<u>Topic 820</u>)	✓			
<u>FASB Accounting Standards Codification</u> TM (07/01/2009)				
<u>FASB Issues Staff Position 141(R)-1, Accounting for Assets Acquired and Liabilities Assumed in a Business Combination That Arise from Contingencies</u> (04/01/2009))(<u>Topic 805 Business Combinations</u>)	✓			
<u>FASB No. 162</u> <i>The Hierarchy of Generally Accepted Accounting Principles</i> (<u>Topic 105</u>) (05/09/2008)	✓			
<u>FASB No. 141(R)</u> , <i>Business Combinations</i> (<u>Topic 805</u>) (12/04/2007)	✓			
<u>FASB No. 160</u> , <i>Noncontrolling Interests in Consolidated Financial Statements</i> (12/04/2007) (<u>Topic 810</u> <i>Consolidation</i>)	✓			
<u>FSP FIN 48-1</u> <i>Definition of Settlement in FASB Interpretation No. 48</i> (5/2/2007) (<u>Topic 740 Income Taxes</u>)	✓			
<u>FASB No. 159</u> <i>Fair Value Option for Financial Assets and Liabilities</i> (2/15/2007) (<u>Topic 825</u> <i>Financial Instruments</i>)	✓			
<u>FASB Issue No. B40</u> <i>Statement 133 Implementation Issues</i> (1/17/2007) (<u>Topic 815</u> <i>Derivatives and Hedging</i>)	✓			
<u>FSP EITF 00-19-2</u> <i>Accounting for Registration Payment Arrangements</i> (12/21/2006) (<u>Topic 825-20 Registration Payment Arrangements</u>)	✓			
<u>FASB No. 157</u> <i>Fair Value Measurements</i> (09/15/2006) (<u>Topic 820</u>)	✓			
<u>FASB Interpretation No. 48</u> <i>Accounting for Uncertainty in Income Taxes</i> (7/13/2006) (<u>Topic 740</u>)	✓			
<u>FSP SOP 78-9-1</u> <i>Accounting for Investments in Real Estate Ventures.</i> (7/14/2005) <u>Topic 970-810 Real Estate – Consolidation</u>)	✓			

REFERENCE MATERIAL

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

#9 – EARNINGS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<p><u>FSP APB 18-1</u> 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) (<u>Topic 323 Investments – Equity Method and Joint Ventures</u>)</p> <p><u>FSP FAS 150-5</u> Issuer’s Accounting under FASB Statement No. 150 for Freestanding Warrants and Other Similar Instruments on Shares That Are Redeemable (6/29/2005))(<u>Topic 480 Distinguishing Liabilities from Equity</u>)</p> <p><u>FASB Statement No. 154</u> – Accounting for Changes and Error Corrections, A Replacement of APB Opinion No. 20 and FASB Statement No. 3 (6/1/2005) (<u>Topic 250</u>)</p> <p>FAS 91 – Accounting for Nonrefundable Fees and Costs Associated with Originating or Acquiring Loans and Initial Direct Costs of Leases <u>Topic 310-20</u></p> <p>FAS 109 – Accounting for Income Taxes (<u>Topic 740</u>)</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, 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 <i>Section 29 of the FDI Act – Deposit Broker Notification and Recordkeeping</i> <i>Section 38 of the FDI Act – Provisions Applicable to All Institutions</i> <i>12 CFR 325 – Subpart B – Prompt Corrective Action</i> <i>12 CFR 337 – Unsafe and Unsound Banking Practices</i> <i>12 CFR 364 – Standards for Safety and Soundness</i> Federal Reserve Laws & Regulations <i>12 CFR 201 (Regulation A) – Extensions of Credit by Federal Reserve Banks</i> <i>12 CFR 208 (Regulation H) Subpart D – Standards for Safety and Soundness</i>				
	✓			
	✓			
	✓			
	✓			
		✓		
	✓			
			✓	
POLICY ISSUANCES Department Policy Memorandum and Issuances <i>1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors</i> FDIC Issuances <i>FIL-23-2021 Webpage with Information on the Brokered Deposits Regulation including Instructions for Filing Requirements under the Primary Purpose Exception (3/31/21)</i> <i>PR-136-2020 / FIL 113-2020 FDIC Board Approves Final Rule on Brokered Deposit and Interest Rate Restrictions (12/15/20)</i> <i>FIL-87-2018 FDIC Issues Final Rule on Reciprocal Deposits and Seeks Comments on Brokered Deposits and Interest Rate Restrictions (12/19/2018)</i>				
	✓			
	✓			
	✓			
	✓			

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

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF. ONLY
<u>FIL-22-2017</u> <i>Supervisory Guidance on Model Risk Management (06/07/2017)</i>	✓			
<u>Supervisory Insights</u> – <i>Winter 2014 Interest Rate Risk (12/17/2014)</i>				✓
<u>Supervisory Insights</u> – <i>Winter 2013 - Industry Trends Highlight Importance of Effective Interest-Rate Risk Management (12/19/2013)</i>				✓
<u>FIL-46-2013</u> <i>Managing Sensitivity to Market Risk in a Challenging Interest Rate Environment (10/08/2013)</i>	✓			
<u>FIL-2-2012</u> <i>Supervisory Guidance - Interest Rate Risk Management: Frequently Asked Questions (01/12/2012)</i>	✓			
<u>PR-55-2010</u> <i>Federal Banking Agencies Issue <u>Policy Statement on Funding and Liquidity Risk Management</u> (03/17/2010)</i>	✓			
<u>PR-21-2010</u> <i>FDIC Symposium Focuses on Banks' Exposure to Interest Rate Risk Management Practices (01/29/2010)</i>				✓
<u>FIL-2-2010</u> <i>Financial Institution Management of Interest Rate Risk (1/20/2010)</i>	✓			
<u>FIL-69-2009</u> <i>Process for Determining if an Institution Subject to Interest-Rate Restrictions is Operating in a High Rate Area (12/04/2009)</i>	✓			
<u>Section 337.6 Brokered Deposit Restrictions and Deposit Rate Limits-Questions and Answers</u> (11/30/2009)	✓			
<u>FIL-62-2009</u> <i>Determining Conformance With Interest Rate Restrictions for Less Than Well Capitalized Institutions (11/03/2009)</i>	✓			
<u>FIL-37-2009</u> <i>Proposed Interagency Guidance on Funding and Liquidity Risk Management (06/30/2009)</i>	✓			
<u>FIL-13-2009</u> <i>The Use of Volatile or Special Funding Sources by Financial Institutions That are in a Weakened Condition (03/03/2009)</i>	✓			
<u>FIL 17-97</u> <i>Joint Interagency Common Questions and Answers on the Revised Uniform Financial Institutions Rating System (3/7/1997)</i>				✓
<u>FIL 52-96</u> <i>Joint Policy Statement on Interest Rate Risk (7/12/1996)</i>				✓

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

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF. ONLY
Federal Reserve Issuances <i>Press Release</i> – Federal Reserve Board Adopts Final Rule that Implements Adjustable Interest Rate (LIBOR) Act by Identifying Benchmark Rates Based on SOFR (Secured Overnight Financing Rate) that will Replace LIBOR in Certain Financial Contracts After June 30, 2023 (12/16/22) ✓ <i>SR 21-7</i> Assessing Supervised Institutions’ Plans to Transition Away from the Use of the LIBOR (3/9/21) ✓ <i>SR 20-17</i> Federal Financial Institutions Examination Council Issues Joint Statement on Managing the LIBOR Transition (7/24/2020) ✓ <i>FedLinks Bulletin</i> – Interest Rate Risk Management (7/2015) ✓ <i>SR 11-7</i> Guidance on Model Risk Management (04/04/2011) ✓ FFIEC Issuances <i>Announcement</i> UBPR Interest Rate Risk Analysis Page Content Changes (2/20/25) ✓ <i>Press Release</i> Financial Regulators Issue Statement on Managing the LIBOR Transition (7/1/2020) ✓ <i>Advisory on Interest Rate Risk Management</i> (01/06/2010) ✓ <i>Uniform Financial Institutions Rating System</i> (12/19/1996) ✓ Comptroller of the Currency Issuances <i>NR 2004-53</i> OCC Cautions National Banks About Long-Term Interest Rate Risks (7/1/2004) ✓ <i>Banking Circular 277</i> – Risk Management of Financial Derivatives (11/7/1993) ✓				
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES <i>Press Release</i> FASB Defers Sunset Date of Reference Rate Reform Guidance (12/21/2022) ✓	✓			
OTHER RELATED MATERIAL				

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

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF. ONLY
Federal Reserve Issuances <i>Press Release</i> – Federal Reserve Board Adopts Final Rule that Implements Adjustable Interest Rate (LIBOR) Act by Identifying Benchmark Rates Based on SOFR (Secured Overnight Financing Rate) that will Replace LIBOR in Certain Financial Contracts After June 30, 2023 (12/16/22) ✓ <i>SR 21-7</i> Assessing Supervised Institutions’ Plans to Transition Away from the Use of the LIBOR (3/9/21) ✓ <i>SR 20-17</i> Federal Financial Institutions Examination Council Issues Joint Statement on Managing the LIBOR Transition (7/24/2020) ✓ <i>FedLinks Bulletin</i> – Interest Rate Risk Management (7/2015) ✓ <i>SR 11-7</i> Guidance on Model Risk Management (04/04/2011) ✓ FFIEC Issuances <i>Press Release</i> Financial Regulators Issue Statement on Managing the LIBOR Transition (7/1/2020) ✓ <i>Advisory on Interest Rate Risk Management</i> (01/06/2010) ✓ <i>Uniform Financial Institutions Rating System</i> (12/19/1996) ✓ Comptroller of the Currency Issuances <i>NR 2004-53</i> OCC Cautions National Banks About Long-Term Interest Rate Risks (7/1/2004) ✓ <i>Banking Circular 277</i> – Risk Management of Financial Derivatives (11/7/1993) ✓				
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES <i>Press Release</i> FASB Defers Sunset Date of Reference Rate Reform Guidance (12/21/2022) ✓	✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

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

#11 – BANK OWNED LIFE INSURANCE

APPLICABLE TO:

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
<u>Sec. 34.201</u> – Lending Limits	✓			
Texas Administrative Code				
<u>Sec. 12.3(a)(9)</u> Limit on investment in CSV of life insurance from any one issuer	✓			
FDIC Laws & Regulations				
Federal Deposit Insurance Act, <u>Section 18(j)</u> – Restrictions on Transactions with Affiliates and Insiders		✓		
<u>12 CFR 337.3</u> – Limits on Extensions of Credit to Executive Officers, Directors, and Principal Shareholders of Insured Nonmember Banks		✓		
<u>12 CFR 362</u> – Activities and Investments of Insured State Banks	✓			
Federal Reserve Laws & Regulations				
<u>Sections 23A</u> and <u>B</u> of the Federal Reserve Act – Restrictions on Transactions with Affiliates			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
Supervisory Memorandum 1010 - Bank-Owned Life Insurance	✓			
FDIC Issuances				
<u>FIL 127-2004</u> Bank-Owned Life Insurance – Interagency Statement on the Purchase and Risk Management of Life Insurance (12/07/2004)	✓			
<u>FIL 16-2004</u> Accounting for Deferred Compensation and Agreements and Bank-Owned Life Insurance (2/11/2004)	✓			
Federal Reserve Issuances				
FFIEC Issuances				
Comptroller of the Currency Issuances				
<u>OCC Handbook – Insider Activities</u> (November 2013)				✓

REFERENCE MATERIAL

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

#11 – BANK OWNED LIFE INSURANCE

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>OCC Bulletin 2004-56</u> <i>Bank-Owned Life Insurance (12/7/2004)</i>				
<u>Advisory Letter 95-2:</u> <i>Bank Purchases of Life Insurance (2/9/1995)</i>				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
<u>ASU 2016-15</u> <i>Statement of Cash Flows (Topic 230): Classification of Certain Cash Receipts and Cash Payments (8/2016)</i>	✓			
<u>FSP FTB 85-4-1</u> – <i>Accounting for Life Settlement Contracts by Third Party Investors (03/27/2006)</i>	✓			
<u>Technical Bulletin No. 85-4</u> – <i>Accounting for Purchases of Life Insurance – See ASC Topic 325 Investments-Other -30 Investments in Insurance Contracts.</i>	✓			
<u>Accounting Principles Board Opinion No. 12</u> <i>as Amended by FAS 106</i>	✓			
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 <u>12 CFR 206</u> (Regulation F) - Limitations on Interbank Liabilities <u>12 CFR 210</u> (Regulation J) – Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers through Fedwire <u>12 CFR 223</u> (Regulation W) - Transactions Between Member Banks and their Affiliates				
	✓			
	✓			
			✓	
POLICY ISSUANCES Department Policy Memorandum FDIC Issuances <u>FIL-18-2010</u> Guidance on Correspondent Concentration Risks (4/30/2010) <u>FIL-07-2007</u> Repeal of Certain Reporting Requirements – Final Rule Repealing Part 349 (01/26/2007) <u>FIL-10-8-2006</u> Elimination of Annual Report on Indebtedness of Executive Officers and Principal Shareholders to Correspondent Banks (FFIEC 004) (12/18/2006) Federal Reserve Issuances <u>SR 03-2</u> Adoption of Regulation W Implementing Sections 23A and 23B of the Federal Reserve Act (01/09/2003) <u>Comprehensive Review of Regulation W</u> (1/12/2006) FFIEC Issuances				
	✓			
		✓		
	✓			
			✓	
				✓

REFERENCE MATERIAL
 (Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)
#12 – INTERBANK LIABILITIES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
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				
<u>Texas Finance Code</u>				
<i>Sec. 34.101 – Securities</i>	✓			
<i>Sec. 34.104 – Mutual Funds</i>	✓			
<i>Sec. 34.105 – Other Direct Equity Investments</i>	✓			
<i>Sec. 34.106 – Investments for Public Welfare</i>	✓			
<i>Sec. 34.304 – Securing Depositors</i>	✓			
Texas Administrative Code				
<i><u>7 TAC § 12.61</u> – Calculation of Investment Limit</i>	✓			
<i><u>7 TAC § 12.62</u> – Hedging Investments</i>	✓			
<u>Texas Government Code</u>				
<i>Chapter 2256 – Public Funds Investment Act</i>				✓
<i>Chapter 2257 – Collateral for Public Funds</i>				
<i>Subchapter B - Security for Deposit of Public Funds</i>	✓			
<i>Sec. 2257.021 - Collateral Required</i>	✓			
<i>Sec. 2257.022 - Amount of Collateral</i>	✓			
FDIC Laws & Regulations				
<i><u>12 CFR 337</u> – Unsafe and Unsound Banking Practices</i>		✓		
<i><u>12 CFR 362</u> – Activities of Insured State Banks</i>	✓			
Federal Reserve Laws & Regulations				
<i><u>12 CFR 208 (Regulation H)</u> – Restrictions and Prohibitions in the National Bank Act Regarding the Purchase, Sale, Underwriting, and Holding of Investment Securities and Stock</i>			✓	
<i><u>12 CFR 217 (Regulation Q)</u> - 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</i>			✓	

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				
<u>SM 1007</u> – Policies Regarding Investment Securities (3/6/2015)	✓			
FDIC Issuances				
<u>FIL-85-2024</u> Extension of the Revised Statement Regarding Status of Certain Investment Funds and Their Portfolio Investments for Purposes of Regulation O and Reporting Requirements under Part 363 of FDIC Regulations (12/27/24)	✓			
<u>FIL-66-2020</u> Final Rule and Interim Final Rule Regarding Swap Margin Requirements (6/25/2020)	✓			
<u>PR-75-2020</u> Financial Regulators Modify Volker Rule (6/25/2020)	✓			
<u>PR-88-2019</u> Agencies Finalize Changes to Simplify Volcker Rule (10/8/2019)	✓			
<u>PR-73-2019</u> FDIC Approves Interagency Final Rule to Simplify and Tailor the “Volcker Rule” (8/20/19)	✓			
<u>FIL-6-2018</u> New Tax Law Accounting and Reporting Implications (1/18/2018) <u>Interagency Statement on Accounting and Reporting Implications of the New Tax Law</u>	✓			
<u>FIL-32-2017</u> Securities and Exchange Commission Rule Amended to Shorten the Securities Transaction Settlement Cycle (7/26/17)	✓			
<u>FIL-22-2017</u> Supervisory Guidance on Model Risk Management (06/07/2017)	✓			
<u>FIL-15-2016</u> Capital Treatment for Qualifying Collateralized Debt Obligations Backed by Trust Preferred Securities under the “Volcker Rule.” (3/4/2016)	✓			
<u>FIL-61-2015</u> Margin and Capital Requirements for Covered Swap Entities (12/16/2015)	✓			
<u>PR-86-2015</u> Agencies Finalize Swap Margin Rule (10/30/2015)	✓			

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
<u>FIL-54-2014</u> <i>Filing and Documentation Procedures for State Banks Engaging Directly or Indirectly, in Activities or Investments that are Permissible for National Banks. (11/19/2014)</i>	✓			
<u>PR-86-2014</u> <i>Six Federal Agencies Jointly Approve Final Risk Retention Rule (10/22/2014)</i>	✓			
<u>PR 3-2014</u> <i>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)</i>	✓			
<u>PR 126-2013</u> <i>Agencies Reviewing Treatment of Collateralized Debt Obligations Backed by Trust Preferred Securities under Final Rules Implementing the "Volcker rule" (12/27/2013)</i>	✓			
<u>PR 123-2013</u> <i>Agencies Issue FAQ Document Regarding Collateralized Debt Obligations Backed by Trust Preferred Securities under Final Rules Implementing the "Volcker Rule" (12/19/2013)</i> <u>FAQ</u>	✓			
<u>PR 114-2013</u> <i>Agencies Issue Final Rules Implementing the Volcker Rule (12/10/2013)</i> <u>Fact Sheet</u> and <u>FIL 58-2013</u>	✓			
<u>FIL-51-2013</u> <i>Uniform Agreement on the Classification and Appraisal of Securities Held by Financial Institutions (10/29/2013)</i> <u>Guidance</u>	✓			
<u>FIL-25-2013</u> <i>Advisory on Mandatory Clearing Requirements for Over-the-Counter Interest Rate and Credit Default Swap Contracts (06/07/2013)</i>	✓			
<u>Supervisory Insights Summer 2013</u> – <i>Credit Risk Assessment of Bank Investment Portfolios (06/06/2013)</i>	✓			
<u>FIL-48-2012</u> <i>Revised Standards of Creditworthiness for Investment Securities (11/16/2012)</i>	✓			
<u>PR-41-2012</u> <i>Volcker Rule Conformance Period Clarified (04/19/2012)</i>	✓			
<u>PR-113-2011</u> <i>Agencies Issue Guidance on Third Party Credit Risk Management (07/05/2011)</i>	✓			
<u>FIL-20-2009</u> <i>Risk Management of Investments in Structured Credit Products (04/30/2009)</i>	✓			

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
<u>PR-108-2008</u> <i>Agencies Announce Decision on Impact of Tax Change on Indirect Investments in Fannie Mae and Freddie Mac Preferred Stock (10/31/2008)</i>	✓			
<u>PR-102-2008</u> <i>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)</i>	✓			
<u>FIL-93-2008</u> <i>Investments in Fannie Mae and Freddie Mac Equity Securities (09/18/2008)</i>	✓			
<u>FIL-89-2008</u> <i>Securities Activities of Banks – Exceptions and Exemptions for Banks from the Definition of “Broker” (09/10/2008)</i>		✓		
<u>PR-60-2008</u> <i>FDIC Board Approves Final Covered Bond Policy Statement (07/15/2008)</i>	✓			
<u>PR-3-2007</u> <i>Agencies Issue Final Statement Concerning Elevated Risk Complex Structured Finance Activities (01/05/2007)</i>	✓			
<u>FIL 39-2005</u> <i>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)</i>	✓			
<u>FIL 70-2004</u> <i>Interagency Policy on the Classification of Assets and Appraisal of Securities (6/15/2004)</i>	✓			
<u>FIL 59-2004</u> <i>Examiner Guidance on Agency-Issued Step-Up Bonds and Other Structured Note Holdings (5/27/2004)</i>		✓		
<u>FIL 88-2000</u> <i>Examination Treatment for Certain Types of Credit-Linked Notes (12/20/2000)</i>		✓		
<u>FIL 81-97</u> – <i>Securities Lending (8/18/1997)</i>		✓		
<u>FIL 62-96</u> <i>Supervisory Guidance for Credit Derivatives (8/19/1996)</i>				✓
<u>FIL 29-95</u> <i>Waiver of Burdensome Disclosures for Certain Securities Transactions for Bank Customers (4/7/1995)</i>		✓		
Federal Reserve Issuances				
<u>SR 21-7</u> <i>Assessing Supervised Institutions’ Plans to Transition Away from the Use of the LIBOR (3/9/21)</i>			✓	

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
<u>SR 20-22</u> <i>IBOR Fallback Protocol and IBOR Fallback Supplement</i> (10/9/20)	✓			
<u>SR 20-17</u> <i>Federal Financial Institutions Examination Council Issues Joint Statement on Managing the LIBOR Transition</i> (7/24/2020)	✓			
<u>Press Release</u> <i>Federal Reserve Board Announces an Expansion in the Number and Type of Entities Eligible to Directly use its Municipal Liquidity Facility</i> (6/3/20)				✓
<u>Press Release</u> <i>Federal Reserve Board Announces Guidelines for Banking Entities Seeking an Extension to Conform Certain "Seeding" Investments in Hedge Funds or Private Equity Funds to Requirements of Volcker Rule</i> (7/24/2017)	✓			
<u>Press Release</u> <i>Agencies Release Swap Margin Guidance</i> (2/23/2017)	✓			
<u>SR 17-3</u> <i>Initial Examinations for Compliance with Minimum Variation Margin Requirements for Non-Cleared Swaps and Non-Cleared Security Based Swaps</i> (2/22/17)			✓	
<u>SR 16-18</u> <i>Procedures for a Banking Entity to Request an Extended Transition Period for Illiquid Funds</i> (12/9/2016)	✓			
<u>Press Release</u> <i>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</i> (04/07/2014)	✓			
<u>SR 13-18</u> <i>Uniform Agreement on the Classification and Appraisal of Securities Held by Depository Institutions</i> (10/29/2013) <u>Guidance</u>	✓			
<u>SR 12-15</u> <i>Investing in Securities without Reliance on Nationally Recognized Statistical Rating Organization Ratings</i> (11/15/2012)	✓			
<u>SR 11-7</u> <i>Guidance on Model Risk Management</i> (04/04/2011)			✓	
<u>Press Release</u> – Board Releases “Small Entity Compliance Guide for Regulation R” (08/29/2008)			✓	
<u>SR 00-9</u> <i>Supervisory Guidance on Equity Investment and Merchant Banking Activities</i> (6/22/2000)			✓	
FFIEC Issuances				
<u>Press Release</u> <i>Financial Regulators Issue Statement on Managing the LIBOR Transition</i> (7/1/2020)	✓			

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
<i>Supervisory Policy Statement on Investment Securities and End-User Derivatives Activities</i> (4/23/1998)	✓			
Comptroller of the Currency Issuances				
<i>OCC Bank Accounting Advisory Series</i> (August 2022)				✓
<i>OCC Bulletin 2014-27</i> <i>Interim Examination Procedures: Volcker Rule</i> (06/12/2014)				✓
OCC Handbook <i>Collective Investment Funds</i> (05/2014)				✓
<i>OCC Bulletin 2014-9</i> <i>Volcker Rule: Final Regulations</i> (03/26/2014)				✓
<i>OCC Bulletin 2014-10</i> <i>Collateralized Debt Obligations Backed Primarily by Trust Preferred Securities– Interim Final Rule</i> (03/25/2014)				✓
<i>OCC Bulletin 2014-8</i> <i>Comptroller's Handbook Supplemental Examination Procedures</i> (03/24/2014)				✓
<i>OCC 2012-18</i> – <i>Alternatives to the Use of External Credit Ratings in the Regulations of the OCC: <i>Final Rules</i> and Guidance</i> (6/26/2012).	✓			
<i>Guidance on Due Diligence Requirements in Determining Whether Securities are Eligible for Investment</i> (6/13/2012)	✓			
<i>OCC 2009-15</i> – <i>Investment Securities: Risk Management and Lessons Learned</i> (5/22/2009).	✓			
<i>NR 2008-93</i> <i>The Joint Forum paper entitled, “Credit Risk Transfer – Developments from 2005 to 2007”</i> (07/31/2008)				✓
<i>NR 2004-53</i> <i>OCC Cautions National Banks About Long-Term Interest Rate Risks</i> (7/1/2004)				✓
<i>OCC 2002-19</i> <i>Unsafe and Unsound Investment Portfolio Practices: Supplemental Guidance</i> (5/22/2002)				✓
<i>OCC 98-41</i> <i>Risk-Based Capital-Unrealized Gains on Equity Securities</i> (9/9/1998)				✓
<i>OCC 98-20</i> <i>Investment Securities Policy Statement</i> (4/27/1998)				✓
<i>OCC 98-6</i> <i>Repurchase Agreements</i> (2/19/1998)				✓

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
<u>Banking Circular 277</u> – Risk Management of Financial Derivatives (10/27/1993)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
<u>ASU 2022-03</u> Topic 820 Fair Value Measurement -Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions (6/30/22) <u>FASB Action Alert</u>	✓			
<u>ASU 2020-08</u> Codification Improvements to Subtopic 310-20, Receivables—Nonrefundable and Other Costs (10/16/20)	✓			
<u>Press Release</u> FASB Clarified the Interaction Between the Accounting for Equity Securities, Equity Method Investments, and Certain Derivative Instruments (1/16/2020) <u>Update 2020-01</u> —Investments—Equity Securities (Topic 321), Investments—Equity Method and Joint Ventures (Topic 323), and Derivatives and Hedging (Topic 815)—Clarifying the Interactions between Topic 321, Topic 323, and Topic 815 (a consensus of the FASB Emerging Issues Task Force)	✓			
<u>ASU 2019-10</u> , Financial Instruments—Credit Losses (Topic 326), Derivatives and Hedging (Topic 815), and Leases (Topic 842): Effective Dates	✓			
<u>ASU 2017-12</u> Derivatives and Hedging (Topic 815): Targeted Improvements to Accounting for Hedging Activities;	✓			
<u>News Release</u> FASB Simplifies Accounting for Certain Financial Instruments with Characteristics of Liabilities and Equity (7/13/2017)	✓			
<u>ASU 2017-11</u> Earnings Per Share (Topic 260) Distinguishing Liabilities from Equity (Topics 480) Derivatives and Hedging (Topic 815)				
<u>ASU 2014-16</u> 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)	✓			
<u>ASU 2011-11 - Accounting Standards Update - Disclosures about Offsetting Assets and Liabilities</u> (12/2011)	✓			
<u>ASU 2011-04 Accounting Standards Update- Amendments to Achieve Common Fair Value Measurement and Disclosure Requirements in U.S. GAAP and IFRSs</u> (05/12/2011)	✓			

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
<u>ASU 2011-03 Accounting Standards Update- Transfers and Servicing (Topic 860): Reconsideration of Effective Control for Repurchase Agreements.</u> (04/29/2011)	✓			
<u>ASU 2010-06 Accounting Standards Update- Fair Value Measurements and Disclosures (Topic 820)</u> (01/2010)	✓			
<u>FASB Issues Final Staff Positions to Improve Guidance and Disclosures on Fair Value Measurements and Impairments</u> – FSP FAS 157-4; FSP FAS 107-1 and APB 28-1; FASP FAS 115-2 and FAS 124-2 (04/09/2009)	✓			
<u>FASB Staff Position(FSP) EITF 99-20</u> Amendments to the Impairment Guidance of EITF Issue 99-20 (01/12/2009)	✓			
<u>FSP FAS 157-3 Determining the Fair Value of a Financial Asset When the Market for That Asset is not Active</u> (10/10/2008)	✓			
<u>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</u> (09/12/2008)	✓			
<u>FASB Statement No. 161</u> , Disclosures about Derivative Instruments and Hedging Activities (03-19-2008)	✓			
<u>FASB Issue No. E23</u> Statement 133 Implementation Issue (01/10/2008)	✓			
<u>FSP FIN 39-1</u> Amendment to FASB Interpretation No. 39, Offsetting Amounts Related to Certain Contracts (4/30/2007)	✓			
FASB No. 157 Fair Value Measurements (09/15/2006) Now See <u>ASC Topic 820 Fair Value Measurements and Disclosure</u>	✓			
FAS No. 156 – Accounting for Servicing of Financial Assets (03/17/2006)Now See <u>ASC Topic 860 Transfers and Servicing</u>	✓			
FASB No. 155 – Accounting for Certain Hybrid Financial Instruments (02/06/2006) Now See <u>ASC Topic 815 Derivatives and Hedging</u>	✓			
<u>FSP FAS 140-2</u> 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)	✓			

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
<i>FSP FAS 115-1 and FAS 124-1 The Meaning of Other-Than-Temporary Impairment and Its Application to Certain Investments (11/2005)</i>	✓			
<i>FSP Final FASB Staff Position 129-1 Disclosure Requirements about Capital Structure, Relating to Contingently Convertible Securities (4/9/2004)</i>	✓			
<i>FSP Final FASB Staff Position-FIN-45-2 (12/10/2003)</i>	✓			
<i>FAS 12 – Accounting for Certain Marketable Securities. See ASC Topic 320 Investments-Debt and Equity Securities</i>	✓			
<i>FAS 80 – Accounting for Futures Contracts. See ASC Topic 815 Derivatives and Hedging</i>	✓			
<i>FAS 115 – Accounting for Certain Investments in Debt and Equity Securities. See ASC Topic 320 Investments</i>	✓			
<i>FAS 133 – Accounting for Derivatives and Hedging Activities. See ASC Topic 815 Derivatives and Hedging</i>	✓			
<i>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</i>	✓			
<i>FAS 138-Accounting for Certain Derivative Instruments and Certain Hedging Activities, Amendment to FAS 133. See ASC Topic 815 Derivatives and Hedging</i>	✓			
OTHER RELATED MATERIAL				
<i>Report to Congress and FSOC on Activities and Investments that Banking Entities May Engage in Under Applicable Law (9/2016)</i>				✓
<i>Treasury Announces Guaranty Program for Money Market Funds (09/19/2008)</i>				✓
<i>U.S. Treasury Fact Sheet: GSE MORTGAGE BACKED SECURITIES PURCHASE PROGRAM (09/07/2008)</i>				✓
<i>HP-112 U.S. Treasury Releases Best Practices to Encourage Additional Form of Mortgage Finance (07/28/2008)</i>				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#14 –LOANS AND LEASES
#15 - LOAN REVIEW

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATIONS				
<u>Texas Constitution</u>				
<i>Section 50, Article XVI – Home Equity</i>	✓			
<u>Texas Occupations Code</u>				
<i>Chapter 1002 - Geoscientists</i>				
<i>Section 1002.207 - Duty of State Agency to Report Potential Violation</i>				
<i>Section 1002.251 – License Required</i>				
<i>Section 1002.252 - Exemptions</i>				
<i>Section 1002.263(b) - Seal</i>				
<u>Texas Property Code</u>				
<i>Section 53 (Mechanics Liens)</i>	✓			
<u>Texas Finance Code</u>				
<i>Sec. 32.204 – Loan Production Office</i>	✓			
<i>Sec. 33.109 – Transactions with Management and Affiliates</i>	✓			
<i>Sec. 34.201 – Lending Limits</i>	✓			
<i>Sec. 34.203 – Loan Expenses and Fees</i>	✓			
<i>Sec. 34.204 – Lease Financing Transactions</i>	✓			
Texas Administrative Code -Title 7				
<i><u>7 TAC §§ 12.1 – 12.10</u> –Lending Limits</i>	✓			
<i><u>7 TAC § 12.11</u> – Calculation of Lending Limit</i>	✓			
<i><u>7 TAC § 12.12</u> - Credit Exposure Arising from Derivative and Securities Financing Transactions</i>	✓			
<i><u>7 TAC § 12.31</u> – Loans Secured by Affiliate Issued Securities</i>	✓			
<i><u>7 TAC § 12.32</u> – Loan Fees and Charges</i>	✓			
<i>7 TAC, Part 8, §<u>151</u>, §<u>153</u> - Home Equity Lending</i>	✓			

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
FDIC Laws & Regulations <i>Federal Deposit Insurance Act, Section 18(j)</i> – Restrictions on Transactions with Affiliates and Insiders <i>12 CFR 308 Subpart R</i> – Submission and Review of Safety and Soundness <i>12 CFR 323</i> – Real Estate Appraisals <i>12 CFR 337</i> – Unsafe and Unsound Banking Practices <i>12 CFR 364</i> – Standards for Safety and Soundness Federal Reserve Laws & Regulations <i>12 USC 375 a & b</i> – Purchases from Directors; Sales to Directors <i>Sections 23A and B</i> of the Federal Reserve Act – Restrictions on Transactions with Affiliates <i>12 CFR 208 (Regulation H) Subpart E</i> – Real Estate Lending <i>12 CFR 208 (Regulation H) Appendix D-1</i> – Standards for Safety and Soundness <i>12 CFR 213 (Regulation M)</i> – Consumer Leasing <i>12 CFR 221 (Regulation U)</i> – Credit By Banks and Persons other than Brokers or Dealers for the Purpose of Purchasing or Carrying Margin Stock <i>12 CFR 215 (Regulation O)</i> – Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks <i>12 CFR 225 (Regulation Y) Subpart G</i> – Appraisal Standards for Federally Related Transactions Comptroller of the Currency Laws & Regulations <i>12 CFR 32</i> – Lending Limits (applicable to state banks in certain instances)		✓ ✓ ✓ ✓ ✓		
POLICY ISSUANCES Department Policy Memorandum and Issuances <i>Industry Notice 2023-02</i> Applicability of Texas Legal Lending Limit Statutes to Purchases of Third-Party Loans and Related Supervisory Concerns (4/25/23)	✓			

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>Industry Notice 2020-09</u> <i>Interagency Examiner Guidance For Assessing Safety and Soundness Considering the Effect of the COVID-19 Pandemic on Institutions (6/23/2020)</i>	✓			
<u>Press Release</u> : <i>Joint Financial Regulatory Agencies: Home Equity Lending Guidance: Coronavirus Emergency Measure (4/1/20)</i> <u>Guidance</u>	✓			
<i>Regulatory Guidance 3008 – Residential Mortgage Fraud (05/1/2018)</i>	✓			
<i>Regulatory Guidance 3010 - Effects of Financial Accounting Standard No. 166 on the Legal Lending Limit (09/13/2010)</i>	✓			
<i>Regulatory Guidance 3009 – Loan Participation Risks (08/05/2009)</i>	✓			
<i>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)</i>	✓			
<i>Regulatory Guidance 3008 – Residential Mortgage Fraud (01/14/2008)</i>	✓			
<i>SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors</i>	✓			
<i>SM 1011 – Policy for Temporary Mortgage Purchase Programs</i>	✓			
FDIC Issuances				
<u>FIL-43-2024</u> <i>Final Rule on Real Estate Valuations: Quality Control Standards for Automated Valuation Models (7/22/24)</i>	✓			
<u>FIL-41-2024</u> <i>Agencies Finalize Interagency Guidance on Reconsiderations of Value for Residential Real Estate Valuations (7/18/24)</i>	✓			
<u>FIL-40-2024</u> <i>Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Texas Affected by Hurricane Beryl (7/16/24)</i>		✓		
<u>FIL-27-2024</u> <i>Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Texas Affected by Severe Storms, Straight-line Winds, Tornadoes, and Flooding (5/24/24)</i>		✓		

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
FIL-64-2023 Advisory: Managing Commercial Real Estate Concentrations in a Challenging Economic Environment (12/18/23)	✓			
FIL-34-2023 Agencies Finalize Policy Statement on Commercial Real Estate Loan Accommodations and Workouts (6/29/23) Final Guidance starts on pg. 16.	✓			
FIL-29-2023 Interagency Guidance on Third-Party Relationships: Risk Management (6/6/23)	✓			
FIL-20-2023 Joint Statement on Completing the LIBOR Transition (4/26/23)	✓			
FIL-8-2021 Extension of the Revised Statement Regarding Status of Certain Investment Funds and Their Portfolio Investments for Purposes of Regulation O and Reporting Requirements under Part 363 of FDIC Regulations (12/17/21)	✓			
FIL-71-2021 Final Rulemaking to Amend the Real Estate Lending Standards (10/22/21)	✓			
FIL-70-2021 Joint Statement on Managing the LIBOR Transition (10/20/21)	✓			
FIL-104-2020 Interagency Statement: LIBOR Transition for Loans (11/6/20)	✓			
FIL-94-2020 Agencies Adopt Final Rule on Certain Real Estate Transactions for Financial Institutions and Consumers Affected by the Coronavirus (9/29/20)	✓			
FIL-93-2020 Treatment of Certain Emergency Facilities in the Regulatory Capital Rule and the Liquidity Coverage Ratio Rule (9/29/20)	✓			
FIL-74-2020 Additional Loan Accommodations Related to COVID-19 Event (8/3/2020)	✓			
FIL-65-2020 FDIC Issues Final Rule Clarifying the Interest Rates State-Chartered Banks and Insured Branches of Foreign Banks May Charge (6/25/2020)	✓			
PR-74-2020 FDIC Issues Rule to Codify Permissible Interest on Transferred Loans (6/25/2020)	✓			

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>PR-72-2020</u> / <u>FIL-64-2020</u> Federal and State Regulatory Agencies Issue Examiner Guidance for Assessing Safety and Soundness Considering the Effect of the COVID-19 Pandemic on Financial Institutions (6/23/2020)	✓			
<u>FIL-58-2020</u> Interagency Guidance for Responsible Small-Dollar Loans (5/20/20)	✓			
<u>FIL-55-2020</u> Interagency Guidance on Credit Risk Review Systems (5/8/20)	✓			
<u>FIL-50-2020</u> Small Business Administration (SBA) and U.S. Department of Treasury Announce Availability of New Paycheck Protection Program Loans (4/25/2020)	✓			
<u>PR-51-2020</u> Federal Banking Agencies to Defer Appraisals and Evaluations for Real Estate Transactions Affected by COVID-19 (4/14/20) See also <u>FIL-43-2020</u>	✓			
<u>PR-50-2020</u> Federal Bank Regulators Issue Interim Final Rule for Paycheck Protection Program Facility (4/9/20)	✓			
<u>FIL-36-2020</u> Revised Interagency Statement on Loan Modifications by Financial Institutions Working with Customers Affected by the Coronavirus (4/7/20) See also <u>PR-49-2020</u>	✓			
<u>PR-47-2020</u> : Federal Agencies Encourage Mortgage Servicers to Work with Struggling Homeowners Affected by COVID-19 (4/3/20) See also <u>FIL-40-20</u>	✓			
<u>FIL-33-2020</u> New SBA and Treasury Programs Available for Small Business Relief (4/2/20)	✓			
<u>FIL-31-2020</u> Adjusting the Calculations for Credit Concentration (3/30/20)	✓			
<u>PR-41-2020</u> Agencies Announce Two Actions to Support Lending to Households and Businesses (3/27/20)	✓			
<u>PR-39-2020</u> Federal Agencies Encourage Banks, Savings Associations and Credit Unions to Offer Responsible Small-Dollar Loans to Consumers and Small Businesses Affected by COVID-19 (3/26/20) Also refer to <u>FIL-26-20</u>	✓			

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-22-2020</u> <i>Interagency Statement on Loan Modifications by Financial Institutions Working with Customers Affected by the Coronavirus (3/22/20)</i>	✓			
<u>PR-38-2020</u> <i>Agencies Provide Additional Information to Encourage Financial Institutions to Work with Borrowers Affected by COVID-19 (3/22/20)</i>	✓			
<u>FIL-18-2020</u> <i>Frequently Asked Questions - For Financial Institutions and Consumers Affected by the Coronavirus (3/19/20)</i>	✓			
<u>PR-30-2020</u> <i>Federal Banking Agencies Provide Banks Additional Flexibility to Support Households and Businesses (3/17/20)</i>	✓			
<u>FIL-5-2020</u> <i>Advisory: Prudent Management of Agricultural Lending During Economic Cycles (1/28/2020)</i>		✓		
<u>PR-117-2019</u> <i>Federal Regulators Issue Joint Statement on the Use of Alternative Data in Credit Underwriting (12/3/2019)</i>	✓			
<u>FIL-53-2019</u> <i>New Appraisal Threshold for Residential Real Estate Loans (9/27/19)</i>	✓			
<u>PR-106-2018</u> <i>Agencies Issue Statement on Financial Institutions Issuing Loans When National Flood Insurance Program is Unavailable (12/28/2018)</i>	✓			
<u>FIL-62-2018</u> <i>Frequently Asked Questions: Appraisal Regulations (10/16/18)</i>		✓		
<u>FIL-14-2018</u> <i>Federal Banking Agencies Issue Final Rule to Exempt Commercial Real Estate Transactions of \$500,000 or Less from Appraisal Requirements (4/2/2018)</i>	✓			
<u>FIL-62-2017</u> <i>Major Disaster Examiner Guidance - Interagency Supervisory Examiner Guidance for Institutions Affected by a Major Disaster (12/15/17)</i>	✓			
<u>FIL-19-2017</u> <i>Financial Institution Regulatory Agencies Issue Advisory on Appraiser Availability (05/31/2017)</i>	✓			
<u>FIL-60-2016</u> <i>FDIC Unveils Resources to Help Community Bankers Learn More about Affordable Mortgage Programs (9/15/2016)</i>		✓		

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-16-2016</u> Agencies Clarify Expectations for the Use of Property Evaluations. See also <u>PR-17-2016</u> . (3/4/2016)	✓			
<u>PR-100-2015</u> Agencies Issue <u>Statement on Prudent Risk Management for Commercial Real Estate Lending</u> (12/18/2015)	✓			
<u>FIL-49-2015</u> Advisory on Effective Risk Management Practices for Purchased Loans and Purchased Loan Participations (11/6/2015)	✓			
<u>PR-52-2015</u> Agencies Issue Flood Insurance Rule (6/22/2015)	✓			
<u>FIL-6-2015</u> Regulators Release Guidance on Private Student Loans with Graduated Repayment Terms at Origination (2/2/2015) <u>Guidance</u>	✓			
<u>FIL-53-2014</u> Interagency Guidance on Leveraged Lending: Frequently Asked Questions (FAQs) (11/13/2014)	✓			
<u>PR-86-2014</u> Six Federal Agencies Jointly Approve Final Risk Retention Rule (10/22/2014)	✓			
<u>FIL-28-2014</u> Interagency Statement on Increased Maximum Flood Insurance Coverage for "Other Residential Buildings" (05/30/2014)	✓			
<u>FIL-9-2014</u> 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)	✓			
<u>FIL-59-2013</u> Supervisory Approach for Qualified and Non-Qualified Mortgage Loans (12/13/2013)	✓			
<u>PR 116-2013</u> Agencies Issue Final Rule to Exempt Subset of Higher-Priced Mortgage Loans from Appraisal Requirements (12/12/2013)	✓			
<u>PR 105-2013</u> FDIC Issues Final Guidance Regarding Deposit Advance Products (11/21/2013)	✓			
<u>FIL-50-2013</u> Troubled Debt Restructurings Interagency Supervisory Guidance (10/24/13) <u>Guidance</u>	✓			
<u>Interagency Guidance on Leveraged Lending</u> (03/22/2103)	✓			

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-38-2012</u> FDIC Advisory on Effective Credit Risk Management Practices for Purchased Loan Participations (09/12/2012)	✓			
<u>FIL-71-2011</u> Seminar on Commercial Real Estate Loan Workouts and Related Accounting Issues (11/23/2011) <u>Transcript of Seminar</u>	✓			
<u>PR 163-2011</u> Agencies Release Guidance and Proposed Revisions to Interagency Questions and Answers Regarding Flood Insurance (10/14/2011)	✓			
<u>FIL-90-2010</u> Underwriting Standards for Small Business Loans Originated Under the Small Business Lending Fund Program (12/23/2010) <u>Guidance</u> (12/23/2010)	✓			
<u>PR-261-2010</u> Final Appraisal and Evaluation Guidelines (12/02/2010)	✓			
<u>PR-170-2010</u> Federal Agencies Issue Final Rules to Implement S.A.F.E. Act Requirements for Registration of Mortgage Loan Originators (07/28/2010)	✓			
<u>FIL-37-2010</u> Alert on FHFA Statement Relative to Concerns with Certain Energy Lending Programs (06/07/2010)	✓			
<u>FIL-23-2010</u> Lapse of FEMA Authority to Issue Flood Insurance Policies (05/07/2010)	✓			
<u>PR 29-2010</u> Regulators Issue Statement on Lending to Creditworthy Small Businesses (02/05/2010) See also <u>FIL 5-2010</u>	✓			
<u>FIL-74-2009</u> Regulation Z – Open-End Consumer Credit Changes: Notice of Statutory Amendment; Additional Guidance (12/23/2009)	✓			
<u>FIL-67-2009</u> Final Rule for Mortgages Modified Under the Making Home Affordable Program (11/27/2009)	✓			
<u>FIL-64-2009</u> Registration of Residential Mortgage Loan Originators (Part 365, Subpart B) (11/13/2009)	✓			
<u>PR-204-2009</u> Agencies Issue Final Rule for Mortgage Loans Modified Under the Home Affordable Mortgage Program (11/13/2009)	✓			

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>FIL-61-2009</i> <i>Guidance on Prudent Commercial Real Estate Loan Workouts (10-30-2009) – REPLACED. SEE FIL-34-2023</i>				
<i>FIL-45-2009</i> <i>Support for Responsible Loss Mitigation Activities: Servicers’ Obligations to Lienholders on Modifying Loans (08/06/2009)</i>	✓			
<i>FIL-42-2009</i> <i>Revised Interagency Questions and Answers Regarding Flood Insurance (07/21/2009)</i>	✓			
<i>FIL-36-2009</i> <i>Interim Final Rule for Mortgage Loans Modified Under the Making Home Affordable Program (06/26/2009)</i>	✓			
<i>FIL-19-2009</i> <i>Classification Treatment for High Loan-o-Value Residential Refinance Loans (04/30/2009)</i>		✓		
<i>FIL-88-2008</i> <i>Best Practices from the FDIC’s Forum on Mortgage Lending for Low-and Moderate-Income Households (09/04/2008)</i>		✓		
<i>FIL-58-2008</i> <i>Home Equity Lines of Credit --Consumer Protection and Risk Management Considerations when Changing Credit Limits and Suggested Best Practices (06/26/2008)</i>		✓		
<i>FIL-22-2008</i> <i>FDIC Stresses Importance of Managing Commercial Real Estate Concentrations (3/17/2008)</i>		✓		
<i>FIL-114-2007</i> <i>Managing Risks Associated with Lapses in Flood Insurance Coverage (12/21/2007)</i>	✓			
<i>FIL-106-2007</i> <i>Mandatory Purchase of Flood Insurance – 2007 Edition of FEMA Booklet (12/06/2007)</i>	✓			
<i>FIL-76-2007</i> <i>Servicing for Mortgage Loans – Loss Mitigation Strategies (9/04/2007)</i>	✓			
<i>FIL-77-2007</i> <i>Servicing for Mortgage Loans – Supplemental Information for Loss Mitigation Strategies (9/04/2007)</i>	✓			
<i>PR-55-2007</i> <i>Federal Financial Regulatory Agencies Issue Final Statement on Subprime Mortgage Lending (06/29/2007)</i>	✓			
<i>PR-52-2007</i> <i>Final Guidelines to State Nonmember Banks on Affordable Small-Dollar Loans (06/19/2007)</i>		✓		

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>PR-32-2007</u> <i>Federal Regulators Encourage Institutions to Work with Mortgage Borrowers Who are Unable to Make Their Payments (04/17/2007)</i>	✓			
<u>FIL-6-2007</u> <i>FDIC Supervisory Policy on Predatory Lending (1/22/2007)</i>	✓			
<u>PR-114-2006</u> <i>Final Guidance on Concentrations in Commercial Real Estate Lending (12/06/2006)</i>	✓			
<u>FIL-98-2006</u> <i>Updated Guidelines for An Environmental Risk Program (11/13/2006)</i>	✓			
<u>PR-86-2006</u> <i>Final Guidance on Nontraditional Mortgage Product Risks (09/29/2006)</i>	✓			
<u>FIL-53-2006</u> <i>Revisions to the Uniform Standards of Professional Appraisal Practice (6/23/2006)</i>	✓			
<u>FIL-130-2005</u> <i>Guidance to Help Financial Institutions in Areas Affected by Wildfires (12/30/2005)</i>	✓			
<u>PR-114-2005</u> <i>Federal Agencies Finalize Fair Credit Reporting Act Rules on Medical Information (11/17/2005)</i>	✓			
<u>FIL 90-2005</u> <i>Residential Tract Development Lending – Frequently Asked Questions – Interagency issuance (9/08/2005)</i>	✓			
<u>FIL 39-2005</u> <i>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)</i>	✓			
<u>PR 44-2005</u> <i>Agencies Issue Credit Risk Management Guidance for Home Equity Lending (5/16/2005)</i>	✓			
<u>FIL-20-2005</u> <i>Interagency Appraisal Regulations Frequently Asked Questions (3/22/2005)</i>	✓			
<u>FIL-11-2005</u> <i>Interagency Guidance on Overdraft Protection Programs (2/18/2005)</i>	✓			

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL 130-2004</u> <i>Fair and Accurate Credit Transactions Act - Effective Dates (12/13/2004)</i>	✓			
<u>FIL 70-2004</u> <i>Interagency Policy on the Classification of Assets and Appraisals of Securities (6/15/2004)</i>	✓			
<u>FIL 6-04</u> <i>Spousal Signature Provisions of Regulation B (1/13/2004)</i>		✓		
<u>FIL 5-04</u> <i>Amendments to Regulation B (Equal Credit Opportunity) (1/9/2004)</i>		✓		
<u>PR 70-2003</u> -FDIC <i>Issues Examination Guidance for Payday Lending (7/2/2003)</i>		✓		
<u>Press Release</u> -Regulation C (Home Mortgage Disclosure Act) (5/23/2003)		✓		
<u>FIL 15-2003</u> <i>Mortgage Banking Activities (2/25/2003)</i>		✓		
<u>FIL 2-2003</u> <i>Account Management and Loss Allowance Guidance for Credit Card Lending (1/8/2003)</i>		✓		
<u>FIL 20-2001</u> <i>Statement on Appraisal Standards (3/7/2001)</i>		✓		
<u>FIL 9-2001</u> /FR <u>SR 01-04</u> <i>Expanded Examination Guidance for Subprime Lending Programs (1/31/2001)</i>		✓	✓	
<u>FIL 94-99</u> /FR <u>SR 99-26</u> <i>High Loan-to-Value Residential Real Estate Lending (10/12/1999)</i>		✓	✓	
<u>FIL 20-99</u> /FR <u>SR 99-6</u> <i>Guidance on Subprime Lending (3/4/1999)</i>		✓	✓	
<u>FIL 110-98</u> <i>Acquisition, Development, and Construction Lending (10/8/1998)</i>		✓		
<u>FIL 44-97</u> <i>Risks Associated with Sub-Prime Lending (5/2/1997)</i>		✓		
<u>FIL 61-96</u> – <i>Analysis and Classification of Agricultural Credits (8/9/1996)</i>		✓		
<u>FIL 5-95</u> <i>Exceptions to Officer Loan Limits (1/5/1995)</i>		✓		
Federal Reserve Issuances				

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>Press Release</u> : Federal Reserve Board announces the Bank Term Funding Program (BTFP) will cease making new loans as scheduled on March 11 (1/24/24)	✓			
<u>Press Release</u> : Federal Reserve Board Adopts Final Rule that Implements Adjustable Interest Rate (LIBOR) Act by Identifying Benchmark Rates Based on SOFR (Secured Overnight Financing Rate) that will Replace LIBOR in Certain Financial Contracts After June 30, 2023 (12/16/22)	✓			
<u>Press Release</u> : Agencies Announce Threshold for Smaller Loan Exemption from Appraisal Requirements for Higher-Priced Mortgage Loans (12/1/2021)	✓			
<u>Press Release</u> : Federal Reserve Board Announces the Third Extension of a Rule to Bolster the Effectiveness of the Small Business Administration's Paycheck Protection Program (PPP) (5/14/2021)	✓			
<u>Press Release</u> : Federal Reserve Board Publishes Frequently Asked Questions (FAQs) Comprising Existing Legal Interpretations Related to a Number of the Board's Longstanding Regulations (3/31/21) Includes Reg O.				✓
<u>Press Release</u> : Federal Reserve Board Announces the Second Extension of a Rule to Bolster the Effectiveness of the Small Business Administration's Paycheck Protection Program (PPP) (2/9/21)	✓			
<u>Press Release</u> : Agencies announce threshold for smaller loan exemption from appraisal requirements for higher-priced mortgage loans (11/18/20)	✓			
<u>SR 20-25</u> Interagency Statement: Reference Rate for Loans (11/6/20)			✓	
<u>Press Release</u> Federal Reserve Board Adjusts Terms of Main Street Lending Program to Better Target Support to Smaller Businesses that Employ Millions of Workers and are Facing Continued Revenue Shortfalls due to the Pandemic (10/30/20)	✓			
<u>Press Release</u> - Federal Reserve Board Updates Frequently Asked Questions to Clarify the Board and Department of Treasury's Expectations Regarding Lender Underwriting for the Main Street Lending Program (9/18/20)	✓			

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

#14 –LOANS AND LEASES

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>SR 20-18</u> <i>Joint Statement on Additional Loan Accommodations Related to COVID-19 (8/3/2020)</i>			✓	
<u>SR 20-17</u> <i>Federal Financial Institutions Examination Council Issues Joint Statement on Managing the LIBOR Transition (7/24/2020)</i>	✓			
<u>Press Release</u> <i>Federal Reserve Board Modifies Main Street Lending Program to Provide Greater Access to Credit for Nonprofit Organizations such as Educational Institutions, Hospitals, and Social Service Organizations (7/17/2020)</i>	✓			
<u>Press Release</u> – <i>Federal Reserve Board Announces Extension of Rule Change to Bolster Effectiveness of the Small Business Administration’s Paycheck Protection Program (7/15/2020)</i>	✓			
<u>SR 20-15</u> <i>Interagency Examiner Guidance for Assessing Safety and Soundness Considering the Effect of the COVID-19 Pandemic on Institutions (6/23/2020)</i>	✓			
<u>Press Release</u> - <i>Federal Reserve Board Expands its Main Street Lending Program to Allow More Small and Medium-Sized Businesses to be Able to Receive Support (6/8/20)</i>				✓
<u>SR 20-14</u> / <i>CA 20-8 Interagency Lending Principles for Making Responsible Small-Dollar Loans (5/20/20)</i>	✓			
<u>SR 20-13</u> <i>Interagency Guidance on Credit Risk Review Systems (5/8/20)</i>	✓			
<u>Press Release</u> - <i>Federal Reserve Board Announces it is Expanding the Scope and Eligibility for the Main Street Lending Program (4/30/20)</i>				✓
<u>Press Release</u> <i>Federal Reserve Board Announces Rule Change to Bolster the Effectiveness of the Small Business Administration’s Paycheck Protection Program (4/17/20)</i>			✓	
<u>SR 20-10</u> <i>Small Business Administration (SBA) and Treasury Small Business Loan Programs (4/6/20)</i>			✓	
<u>SR 20-8</u> <i>Joint Statement on Adjustment to the Calculation for Credit Concentration Ratios Used in the Supervisory Approach (3/30/20 Revised 4/2/20)</i>			✓	

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>SR 20-7</u> <i>Joint Statement Encouraging Responsible Small-Dollar Lending in Response to COVID-19 (3/30/20)</i>			✓	
<u>Joint Press Release</u> <i>Agencies Announce Threshold for Smaller Loan Exemption from Appraisal Requirements for Higher-Priced Mortgage Loans (10/31/19)</i>			✓	
<u>SR 18-9</u> <i>Frequently Asked Questions: Appraisal Regulations (10/16/18)</i>			✓	
<u>Press Release</u> <i>Federal Banking Agencies Issue Final Rule to Exempt Commercial Real Estate Transactions of \$500,000 or Less from Appraisal Requirements (4/2/2018)</i>			✓	
<u>SR 17-14</u> <i>Major Disaster Examiner Guidance - Interagency Supervisory Examiner Guidance for Institutions Affected by a Major Disaster (12/15/2017)</i>			✓	
<u>Community Banking Connections Second Issue 2017 – Managing Risks of Commercial Real Estate Concentrations</u> (12/7/2017)				✓
<i>FedLinks Bulletin – <u>Management of Reserve-Based Energy Lending</u> (December 2017)</i>				✓
<u>Joint Press Release</u> <i>Agencies Announce Threshold for Smaller Loan Exemption from Appraisal Requirements for Higher-Priced Mortgage Loans (11/20/2017)</i>			✓	
<u>SR 17-10</u> <i>Temporary Exceptions to the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) Appraisal Requirements in Areas Affected by Severe Storms and Flooding Related to Hurricanes Harvey, Irma, and Maria (10/17/2017)</i>			✓	
<u>SR 17-4</u> <i>Interagency Advisory on Availability of Appraisers (06/01/2017)</i>	✓			
<i>FedLinks – <u>Agricultural Credit Risk Management</u> (December 2016)</i>				✓
<u>SR 16-17</u> <i>Supervisory Expectations for Risk Management of Reserve-Based Energy Lending Risk (12/1/2016)</i>	✓			
<u>SR 16-5</u> <i>Agencies Clarify Expectations for the Use of Property Evaluations (3/4/2016)</i>	✓			

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>SR 15-17</u> <i>Interagency Statement on Prudent Risk Management for Commercial Real Estate Lending (12/18/2015)</i>	✓			
<u>Press Release</u> <i>Agencies Announce Threshold for Smaller Loan Exemption from Appraisal Requirements for Higher-Priced Mortgage Loans (11/25/2015)</i>	✓			
<u>Press Release</u> <i>Federal Reserve Board Announces Appraisals for Higher-Priced Mortgage Loans Exemption Threshold Adjustment (12/23/2014)</i>	✓			
<u>SR 14-4</u> <i>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)</i>			✓	
<u>SR 13-17</u> <i>Interagency Supervisory Guidance Addressing Certain Issues Related to Troubled Debt Restructurings (10/24/13)</i> <u>Guidance</u>	✓			
<u>SR 13-6</u> <i>Supervisory Practices Regarding Banking Organizations and their Borrowers and Other Customers Affected by a Major Disaster or Emergency (3/29/2013)</i>			✓	
<u>CA 13-7</u> <i>Statement on Deposit Advance Products (04/25/2013)</i>			✓	
<u>SR 11-15</u> <i>Disposal of Problem Assets through Exchanges (12/21/2011)</i>	✓			
Press Release – <u>Interim Final Rule on Real Estate Appraisal</u> (10/18/2010)	✓			
Press Release – <u>Federal Reserve Approves Final Rules to Protect Credit Card Users from a Number of Costly Practices</u> (01/12/2010)				✓
Press Release – <u>Agencies Issue Final Rules on Risk-Based Pricing Notices</u> (12/22/2009)				✓
<u>SR 09-7</u> <i>Prudent Commercial Real Estate Loan Workouts (10/30/2009)</i>			✓	
Press Release – <u>Board Issues Interim Final Rule Amending Credit Card Provisions of Regulation Z (Truth in Lending)</u> (07/15/2009)			✓	

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>Press Release – Final Rule Amending Home Mortgage Provisions of Regulation Z (Truth in Lending) (07/14/2008)</i>			✓	
<i>Press Release - Final Rule to Implement Section 601 of the Financial Services Regulatory Relief Act of 2006 – Regulation O (05/29/2007)</i>	✓			
<i>Legal Interpretation – Application of Regulation O to Credit Cards Issued to Bank Insiders (05/22/2006)</i>			✓	
<i>Press Release – Waiver of Appraisal Requirements for Financial Institutions Affected by Hurricanes Katrina and Rita (10/06/2005)</i>			✓	
<i>Press Release – Publication of Amendments Addressing Overdraft Protection , Regulation DD (5/19/2005)</i>			✓	
<i>Press Release-Truth in Lending (8/19/2003)</i>			✓	
<i>Press Release-Regulation C (Home Mortgage Disclosure Act) (5/23/2003)</i>			✓	
<i>SR 03-4 Mortgage Banking Activities (2/25/2003)</i>			✓	
<i>SR 01-12 Loans Held for Sale (5/1/2001)</i>			✓	
<i>SR 99-25 Minimum Documentation Standards for Loan Line Sheets (9/29/1999)</i>			✓	
<i>SR 99-24 Loan Write-up Standards for Assets Criticized during Examinations (9/29/1999)</i>			✓	
<i>SR 93-26 Documentation of Loans to Small and Medium Sized Businesses and Farms (3/30/1993)</i>			✓	
<i>SR 93-33 Guidelines for Real Estate Lending Policies (3/11//1993)</i>			✓	
FFIEC Issuances				
<i>Joint Statement on Additional Loan Accommodations Related to COVID-19 (8/3/2020)</i>				
<i>Press Release Financial Regulators Issue Statement on Managing the LIBOR Transition (7/1/2020)</i>	✓			

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>Press Release - FFIEC Announces Federal Disclosure Computational Tools (4/16/20)</u>				✓
<u>FFIEC Statement on the Impact of Drought Conditions on Financial Institutions (10/19/2012)</u>	✓			
Comptroller of the Currency Issuances				
<u>News Release 2024-66</u> OCC Approves Final Rule on Automated Valuation Models				✓
<u>OCC Bulletin 2021-34</u> Small Business Administration Lending: Risk Management Principles (8/5/2021)				✓
<u>OCC Bulletin 2020-81</u> Credit Risk: Risk Management of Loan Purchase Activities (9/10/20)				✓
<u>OCC 2014-4</u> Secured Consumer Debt Discharged in Chapter 7 Bankruptcy – Supervisory Expectations (02/14/2014)				✓
<u>OCC 2013-182</u> Final Guidance Regarding Deposit Advance Products (11/21/2013). <u>Guidance</u> .				✓
<u>OCC Handbook – Concentrations of Credit</u> (December 2011)				✓
<u>OCC 2005-3</u> Standards for National Bank’s Residential Mortgage Lending Practices (2/2/2005)				✓
<u>Advisory Letter 2004-11</u> Electronic Consumer Disclosures and Notices(10/1/2004)				✓
<u>Advisory Letter 2004-10</u> Credit Card Marketing and Account Management Practices (9/14/2004)				✓
<u>OCC 2004-39</u> Risk Management Practices to Exercise when Purchasing Tax Lien Certificates (8/31/2004)				✓
<u>News Release 2004-3</u> Final Rules on National Bank Preemption and Visitorial Powers; Includes Strong Standard to Keep Predatory Lending out of National Banks (1/7/2004)				✓
<u>Advisory Letter 2003-3</u> Avoiding Predatory and Abusive Lending Practices in Brokered and Purchased Loans (2/21/2003)				✓
<u>Advisory Letter 2000-10</u> Payday Lending (11/27/2000)				✓

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<p><u>Advisory Letter 2000-7</u> <i>Abusive Lending Practices (7/26/2000)</i></p> <p>U.S. Treasury</p> <p><u>Press Release</u> - <i>Treasury and IRS Issue Guidance Clarifying the Deductibility of Expenses Where a Business Received a PPP Loan (11/18/2020)</i></p> <p><u>Press Release</u> – <i>SBA and Treasury Release Paycheck Protection Program Loan Forgiveness Application (5/15/20)</i></p> <p><u>Press Release</u> <i>Relief for Responsible Homeowners: Treasury Announces Requirements for the Making Home Affordable Program (03/04/2009)- Attachments</i></p> <p>U.S. Treasury – FinCEN</p> <p><u>2009 Mortgage Loan Fraud Study</u> - <i>FinCEN Reports Suspicious Activity Related to Mortgage Fraud in 2009 (07/19/2010)</i></p> <p><u>Press Release</u>: <i>FinCEN Warns Lenders to Guard Against Home Equity Conversion Mortgage Fraud Schemes (04/27/2010)</i></p> <p><u>FIN-2010-A005</u>: <i>Advisory to Financial Institutions Filing Suspicious Activity Reports Regarding Home Equity Conversion Mortgage Fraud Schemes (04/27/2010)</i></p> <p><u>FinCEN Mortgage Fraud Report – Growth in Mortgage Repurchases Increases Fraud Detection</u> (02/25/2009)</p> <p><u>FinCEN Assessment Reveals Suspected Mortgage Loan Fraud Continues to Rise</u> (11/03/2006)</p>				<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>
<p>GENERALLY ACCEPTED ACCOUNTING PRINCIPLES</p> <p><u>Accounting Standards Update 2022-06</u>—<i>Reference Rate Reform (Topic 848): Deferral of the Sunset Date of Topic 848 (12/2022)</i></p> <p><u>Press Release</u> <i>FASB Defers Sunset Date of Reference Rate Reform Guidance (12/21/22)</i></p> <p><u>Press Release</u> <i>FASB Issues Staff Q&A Document on Accounting for Leases During COVID-19 Pandemic (4/10/20)</i></p>	<p>✓</p> <p>✓</p>			<p>✓</p>

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>Press Release</u> FASB Issues Guidance to Assist in Transition Away from Interbank Offered Rates to New Reference Rates (3/12/2020) <u>ASU 2020-04</u>	✓			
<u>ASU 2020-02</u> This ASU amends SEC Paragraphs pursuant to SEC Staff Accounting Bulletin No. 119 and Update to SEC Section on Effective Date Related to Accounting Standards Update No. 2016-02, Leases (Topic 842) (2/6/2020)	✓			
<u>ASU 2014-04</u> FASB Accounting Standards Update - Receivables—Troubled Debt Restructurings by Creditors (Subtopic 310-40) (01/17/2014)	✓			
<u>ASU 2011-02</u> Receivables (Topic 310): A Creditor's Determination of Whether a Restructuring Is a Troubled Debt Restructuring. (04/05/2011)	✓			
<u>ASU 2010-18</u> 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)	✓			
<u>FASB Issues Statements 166 and 167</u> Pertaining to Securitizations and Special Purpose Entities (06/12/2009) (<u>Topic 860 Transfers and Servicing</u>)	✓			
<u>FASB Staff Position FAS 13-2</u> – 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 <u>Topic 840 Leases</u>)	✓			
<u>ASC 825</u> – Financial Instruments (Replaces FSP SOP 94-6-1 Terms of Loan Products that May Give Rise to a Concentration of Credit Risk)	✓			
<u>ASC 460</u> -Guarantees (Replaces FSP FIN 45-3 – Minimum Revenue Guarantees Granted to a Business or Its Owners)				✓
<u>ASC 310</u> - Receivables and <u>ASC 470</u> – Debt (Replaces FAS 15 – Troubled Debt Restructuring)	✓			
<u>FAS 91</u> – Accounting for Nonrefundable Fees and Costs Associated with Originating or Acquiring Loans (See <u>Topic 310-20 Nonrefundable Fees and other Costs</u>)	✓			

REFERENCE MATERIAL

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

#14 –LOANS AND LEASES

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FAS 114</u> – Accounting by Creditors for Impairment of a Loan (5/93) See <u>Topic 310-40 Troubled Debt Restructurings by Creditors</u>	✓			
<u>FAS 118</u> – Accounting by Creditors for Impairment of a Loan – Income Recognition and Disclosures (Amendment to FAS 114)(10/94) See <u>Topic 310 Receivables</u>	✓			
OTHER RELATED MATERIAL				
<u>Press Release</u> CFPB Issues Final Rule to Facilitate Transition from LIBOR (12/7/21)	✓			
<u>Press Release</u> CFPB Delays Mandatory Compliance Date for General Qualified Mortgage Final Rule (4/27/2021)	✓			
<u>Press Release:</u> Consumer Financial Protection Bureau Issues Final Rule on Small Dollar Lending (7/7/2020)	✓			
<u>Press Release:</u> CFPB and State Regulators Provide Additional Guidance to Assist Borrowers Impacted by the COVID19 Pandemic (6/4/20)	✓			
<u>Press Release:</u> CFPB Takes Steps to Facilitate LIBOR Transition (6/4/20)	✓			
<u>Press Release:</u> CFPB Issues Credit Reporting Guidance During COVID-19 Pandemic (4/1/20)	✓			
CFPB <u>Mortgage Origination Rules, Compliance Guides and Quick References</u>	✓			
CFPB’s <u>Executive Summary of the 2016 Mortgage Servicing Rule</u> (8/4/2019)	✓			
CFPB’s <u>Small Creditor In Rural or Underserved Area Fact Sheet</u> (4/2016)	✓			
<u>News Release:</u> CFPB Rule Broadens Qualified Mortgage Coverage of Lenders Operating in Rural and Underserved Areas (3/22/2016)	✓			
Department of Insurance <u>Commissioner’s Bulletin B0049-10</u> 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				
<u>Texas Finance Code</u>				
<i>Sec. 32.002 – Articles of Association of State Bank</i>	✓			
<i>Sec. 32.101 – Amendment or Restatement of State Bank Articles of Association</i>	✓			
<i>Sec. 33.102 – By Laws</i>	✓			
<i>Sec. 33.103 – Board of Directors, Managers, or Managing Participants</i>	✓			
<i>Sec. 33.105 – Required Monthly Board Meeting</i>	✓			
<i>Sec. 33.106 – Officers</i>	✓			
<i>Sec. 33.109 – Transactions with Management and Affiliates</i>	✓			
Texas Administrative Code				
<i><u>7 TAC §3.22</u> – Sale or Lease Agreements with An Officer, Director, Principal Shareholder, or Affiliate</i>	✓			
<u>Texas Business Corporations Act</u>				
<i>Article 2.02-1 Power to Indemnify and to Purchase indemnity Insurance; Duty to Indemnify</i>	✓			
<i>Article 2.22-1 Shareholders Preemptive Rights</i>	✓			
<i>Article 2.23 By Laws</i>	✓			
<i>Article 2.24 Meetings of Shareholders</i>	✓			
<i>Article 2.28 Quorum of and Voting by Shareholders</i>	✓			
<i>Article 2.35 Quorum of and Action by Directors</i>	✓			
<i>Article 4.02 Procedure to Amend Articles of Incorporation</i>	✓			
<i>Article 9.10 Actions Without A Meeting: Telephone Meetings</i>	✓			
FDIC Laws & Regulations				
<i><u>Section 18(j) of the FDI Act</u> – Restriction on Transactions with Affiliates and Insiders</i>		✓		

REFERENCE MATERIAL

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

#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>12 CFR 308 Subpart R</u> – Submission and Review of Safety and Soundness Compliance Plans and Issuance of orders to Correct Safety and Soundness Deficiencies		✓		
<u>12 CFR 337</u> – Unsafe and Unsound Banking Practices		✓		
<u>12 CFR 337.3</u> – Limits on Extensions of Credit to Executive Officers, Directors, and Principal Shareholders of Insured Nonmember Banks		✓		
<u>12 CFR 348</u> – Management Official Interlocks		✓		
<u>12 CFR 359</u> – Golden Parachute and Indemnification Payments	✓			
<u>12 CFR 364</u> – Standards for Safety and Soundness		✓		
Federal Reserve Laws & Regulations				
<u>12 CFR 208 (Regulation H) Subpart D</u> – Standards for Safety and Soundness			✓	
<u>12 CFR 212 (Regulation L)</u> – Management Official Interlocks			✓	
<u>12 CFR 215 (Regulation O)</u> – Loans to Executive Officers, Directors, and Principal Shareholders			✓	
<u>12 CFR 263 Subpart I</u> – Submission and Review of Safety and Soundness Deficiencies			✓	
<u>12 USC 375</u> – Purchases From Directors, Sales to Directors			✓	
<u>12 USC 375a</u> – Loans to Executive Officers of Banks			✓	
<u>12 USC 375b</u> – Extensions of Credit to Executive Officers, Directors, and Principal Shareholders of Member Banks			✓	
<u>12 USC 376</u> – Rate of Interest Paid to Directors, etc.			✓	
<u>12 CFR 218 (Regulation R)</u> – Directors Engaged in the Underwriting, Sale, or Distribution of Stocks, Bonds, or Similar Securities			✓	
<u>12 CFR 225.4(d) (Regulation Y)</u> – Tie-Ins of Services Authorized by the Board of Directors			✓	
POLICY ISSUANCES Department of Banking				

REFERENCE MATERIAL

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

#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>Industry Notice 2022-03</u> : Director's Affidavit – Oath of Office (3/14/22)	✓			
<u>Press Release</u> : Department Issues <u>Proclamation</u> to Texas State-Chartered Banks for the Coronavirus (3/16/20)	✓			
SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors	✓			
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				
<u>FIL-6-2025</u> FDIC Withdraws Proposed Rules Related to Brokered Deposits, Corporate Governance, the Change in Bank Control Act, and Incentive-Based Compensation Arrangements (3/3/25)		✓		
<u>FIL-85-2024</u> Extension of the Revised Statement Regarding Status of Certain Investment Funds and Their Portfolio Investments for Purposes of Regulation O and Reporting Requirements under Part 363 of FDIC Regulations (12/27/24)	✓			
<u>FIL-53-2024</u> Classification of Interactive Teller Machines as Domestic Branches or Remote Service Units (8/9/24)		✓		
<u>PR-63-2024</u> FDIC Board Approves Proposed Rule to Amend Change in Bank Control Act Regulations (7/30/24)	✓			
<u>FIL-40-2024</u> Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Texas Affected by Hurricane Beryl (7/16/24)		✓		
<u>FIL-27-2024</u> Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Texas Affected by Severe Storms, Straight-line Winds, Tornadoes, and Flooding (5/24/24)		✓		
<u>FIL-16-2022</u> Notification of Engaging in Crypto-Related Activities (4/7/22)		✓		
<u>FIL-59-2021</u> Conducting Due Diligence on Financial Technology Companies: A Guide for Community Banks (8/27/21)	✓			

REFERENCE MATERIAL

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

#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-54-2021</u> <i>Answers to Frequently Asked Questions about the Impact of London Interbank Offered Rate (LIBOR) Transitions on Regulatory Capital Instruments (7/29/21)</i>	✓			
<u>FIL-115-2020</u> <i>Status of Certain Investment Funds and Their Portfolio Investments for Purposes of Regulation O and Reporting Requirements under Part 363 of FDIC Regulations (12/22/20)</i>		✓		
<u>PR 129-2020</u> <i>Agencies Issue Statement on LIBOR Transition (11/30/20)</i>	✓			
<u>PR-127-2020</u> / <u>FIL-108-2020</u> <i>Agencies Provide Temporary Relief to Community Banking Organizations (11/20/20)</i>	✓			
<u>FIL-99-2020</u> <i>The FDIC Approves Interim Final Rule to Provide Temporary Relief from Part 363 Audit and Reporting Requirements (10/20/20)</i>	✓			
<u>FIL-30-2020</u> <i>Statement on Part 363 Annual Reports in Response to the Coronavirus (3/27/20)</i>	✓			
<u>FIL-19-2020</u> <i>Joint Statement on CRA Consideration for Activities in Response to the COVID-19 (3/19/20)</i>	✓			
<u>FIL-18-2020</u> <i>Frequently Asked Questions - For Financial Institutions and Consumers Affected by the Coronavirus (3/19/20)</i>	✓			
<u>FIL-14-2020</u> <i>Interagency Statement on Pandemic Planning (3/6/20)</i>	✓			
<u>FIL-85-2019</u> <i>Status of Certain Investment Funds and their Portfolio Investments for Purposes of Regulation O and Reporting Requirements under Part 363 of FDIC Regulations (12/27/2019)</i>	✓			
<u>PR-85-2019</u> <i>Agencies Issue Final Rule to Update Management Interlock Rules (10/2/19)</i>	✓			
<u>FIL-16-2018</u> <i>FFIEC Issues Joint Statement: Cyber Insurance and Its Potential Role in Risk Management Programs (4/10/2018)</i>	✓			
<u>PR-27-2016</u> <i>FDIC Rescinds De Novo Time Period Extension; Releases Supplemental Guidance on Business Planning (4/6/2016)</i>	✓			
<u>PR 109-2014</u> <i>FDIC Issues Guidance for the Resolution Plans for Large Banks (12/17/2014)</i>	✓			

REFERENCE MATERIAL

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

#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-47-2013</u> <i>Director and Officer Liability Insurance Policies, Exclusions, and Indemnification for Civil Money Penalties (10/10/2013)</i>	✓			
<u>FIL-14-2012</u> <i>Guidelines Regarding the Copying and Removal of Confidential Financial Institution Information (03/19/2012)</i>	✓			
<u>PR-3-2012</u> <i>FDIC Board Approves Final Rule Requiring Resolution Plans for Insured Depository Institutions Over \$50 Billion (01/17/2012)</i>	✓			
<u>FIL-66-2010</u> <i>Guidance on Golden Parachute Applications (10/14/2010)</i>	✓			
<u>PR-138-2010</u> <i>Federal Reserve, OCC, OTS, FDIC Issue Final Guidance on Incentive Compensation (06/21/2010)</i>	✓			
<u>FIL-50-2009</u> <i>Enhanced Supervisory Procedures for Newly Insured FDIC-Supervised Depository Institutions (08/28/2009)</i>	✓			
<u>FIL-108-2006</u> <i>Elimination of Annual Report on Indebtedness of Executive Officers and Principal Shareholders to Correspondent Banks (FFIEC 004) (12/18/2006)</i>	✓			
<u>FIL-52-2006</u> <i>Guidance on Managing Risks in Outsourcing Relationships with Foreign-Based Third-Party Service Providers (6/21/2006)</i>	✓			
<u>FIL-126-2005</u> <i>Guidance on Filing Notices of Proposed Class Action Settlements (12/31/2005)</i>	✓			
<u>FIL-105-2005</u> <i>Corporate Codes of Conduct – Guidance on Implementing an Effective Ethics Program (10/21/2005)</i>		✓		
<u>FIL-41-2004</u> <i>Securities Disclosure Requirements (4/15/ 2004)</i>		✓		
<u>FIL 105-96</u> <i>Adoption of Revised FFIEC Policy Statement on Uniform Financial Institutions Rating System (12/26/1996)</i>	✓			
<u>FIL 8-96</u> <i>Limiting “Golden Parachutes” and Indemnification (2/16/1996)</i>		✓		
<u>FIL 52-95</u> <i>– Vacation Policies (8/3/1995)</i>		✓		
<u>FIL 5-95</u> <i>– Exceptions to Executive Officers (1/5/1995)</i>		✓		

REFERENCE MATERIAL

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

#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL 18-97</u> Notification of Officer and Director Appointments (3/10/1987)		✓		
Federal Reserve Issuances				
<u>Press Release:</u> Agencies Issue Guide to Assist Community Banks to Develop and Implement Third-Party Risk Management Practices (5/3/24)	✓			
<u>SR 21-16</u> Community Bank Access to Innovation Through Partnerships (9/9/21)				✓
<u>Press Release:</u> Federal Reserve Board adopts final rule outlining and confirming the use of supervisory guidance for regulated institutions (3/31/2021)				✓
<u>Press Release:</u> Federal Reserve Board Publishes Frequently Asked Questions (FAQs) Comprising Existing Legal Interpretations Related to a Number of the Board's Longstanding Regulations (3/31/21)				✓
<u>SR 21-7</u> Assessing Supervised Institutions' Plans to Transition Away from the Use of the LIBOR (3/9/21)			✓	
<u>SR 21-3</u> Supervisory Guidance on Board of Directors' Effectiveness (2/26/21)			✓	
<u>SR 20-31</u> Status of Certain Investment Funds and Their Portfolio Investments for Purposes of Regulation O and Reporting Requirements under Part 363 of FDIC Regulations (12/22/20)			✓	
<u>Press Release:</u> Agencies Provide Temporary Relief to Community Banking Organizations (11/20/20)	✓			
<u>SR 20-3</u> Interagency Statement on Pandemic Planning (3/10/20)	✓			
<u>SR 19-2</u> Statement Regarding Insurance Policies for Directors and Officers (7/23/2019)			✓	
<u>SR 16-11</u> Supervisory Guidance for Assessing Risk Management at Supervised Institutions with Total Consolidated Assets Less than \$50 Billion (6/8/2016)			✓	
<u>SR 13-19</u> Guidance on Managing Outsourcing Risk (Issued 12/5/13 Revised 2/26/21)			✓	

REFERENCE MATERIAL

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

#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>SR 07-7</u> <i>Guidance on Filing Notices of Proposed Class Action Settlements (05/07/2007)</i>			✓	
<u>Press Release – Federal Regulatory Agencies Publish Guide to Help Financial Institutions Comply with Information Security Guidelines</u> (12/14/2005)	✓			
<u>SR 05-23</u> <i>Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice (12/01/2005)</i>	✓			
<u>SR 03-9</u> <i>Interagency Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System (5/28/2003)</i>			✓	
<u>SR 03-6</u> <i>Guidance Regarding Restrictions on Institutions in Troubled Condition (4/22/2003)</i>			✓	
<u>Press Release Regulators Issue Interagency Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System</u> (4/8/2003)				✓
<u>SR 96-37</u> <i>Supervisory Guidance on Required Absences from Sensitive Positions (12/20/1996)</i>			✓	
FFIEC Issuances				
<u>Press Release</u> <i>FFIEC Issues Joint Statement: Cyber Insurance and Its Potential Role in Risk Management Programs (4/10/2018)</i>	✓			
<u>Elimination of Annual Report on Indebtedness of Executive Officers and Principal Shareholders to Correspondent Banks (FFIEC 004)</u> (12/18/2006)	✓			
Comptroller of the Currency Issuances				
<u>OCC Bulletin 2017-21</u> <i>Third Party Relationships – Frequently Asked Questions to Supplement OCC Bulletin 2013-29 (06/07/2017)</i>				✓
<u>OCC Handbook: Conflicts of Interest</u> (January 2015)				✓
<u>OCC Handbook – Insider Activities</u> (November 2013)				✓
<u>OCC 2013-29</u> <i>Third Party Relationships: Risk Management Guidance (10/30/2013)</i>				✓

REFERENCE MATERIAL

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

#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>The Director's Book: The Role of A National Bank Director</i> (September 2013)				✓
<i>A Director's guide to Board Reports: Red Flags and Other Points of Interest</i> (September 2013)				✓
<i>OCC Bulletin 2011-37</i> Bank Supervision Operations: Enforcement Action Policy (09/09/2011)				✓
<i>Community Bank Supervision Handbook</i> (2010)				✓
<i>OCC Bulletin 2007-24</i> Management Interlocks – Final Rule (07/16/2007)	✓			
<i>OCC Bulletin 2004-20</i> Risk Management of New, Expanded, or Modified Bank Products and Services (5/10/2004)				✓
<i>NR 2003-86 OCC</i> Guidance Will Assist Banks in Corporate Governance (10/28/2003)				✓
<i>Bank Failure: An Evaluation of the Factors Contributing to the Failure of National Banks</i> (6/1988)				✓
<i>Duties and Responsibilities of Directors</i> (1998)				✓
<i>Conflicts of Interest Handbook</i> (6/2000)				✓
U.S. Treasury Issuances				
<i>TG-15 Treasury Announces New Restrictions on Executive Compensation</i> (02/04/2009)	✓			
<i>HP-1364 Treasury Issues Additional Executive Compensation Rules Under TARP</i> (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
<p><u>ASU 2021-06</u> <i>Presentation of Financial Statements (TOPIC 205), Financial Services – Depository and Lending (TOPIC 942), and Financial Services – Investment Companies (TOPIC 946)— Amendments to SEC paragraphs pursuant to SEC Final Rule Releases NO. 33-10786, Amendments to Financial Disclosures About Acquired and Disposed Businesses, and NO. 33-10835, Update of Statistical Disclosures for Bank and Savings and Loan Registrants(8/9/2021)</i></p> <p><i>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) (<u>Topic 420 Exit or Disposal Cost Obligations</u>)</i></p>	<p>✓</p> <p>✓</p>			
<p>OTHER RELATED MATERIAL</p> <p><i>Community Banking Connections – <u>Putting the Success in Succession Planning and Management</u> (Second Issue, 2021)</i></p> <p><i><u>Press Release</u>: CFPB Issues Credit Reporting Guidance During COVID-19 Pandemic (4/1/20)</i></p> <p><i><u>Press Release</u>: CFPB Provides Flexibility during COVID-19 Pandemic (3/26/20)</i></p> <p><i>FDIC – <u>Supervisory Insights</u> – Special Corporate Governance Edition (4/2016)</i></p> <p><i>FDIC - <u>Supervisory Insights- Summer 2006</u> - Topics Include: Operational Risk and Disaster Planning (6/30/2006)</i></p> <p><i>FFIEC -<u>Lessons Learned from Hurricane Katrina: Preparing Your Institution for a Catastrophic Event</u> (6/15/2006)</i></p>	<p>✓</p> <p>✓</p>			<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>

REFERENCE MATERIAL

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

#17 – OTHER ASSETS AND OTHER LIABILITIES

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION Texas Finance Code <i>Sec. 34.106 – Investments for Public Welfare</i> Texas Administrative Code FDIC Laws & Regulations 12 CFR 325.5(g) <i>Miscellaneous Treatment of Deferred Tax Assets</i> Federal Reserve Laws & Regulations 12 CFR 208 (Regulation H) Appendix A – <i>Capital Adequacy Guidelines for State Member Banks</i>	✓			
		✓		
			✓	
POLICY ISSUANCES Department Policy Memorandum FDIC Issuances FIL-6-2018 <i>New Tax Law Accounting and Reporting Implications (1/18/2018)</i> Interagency Statement on Accounting and Reporting Implications of the New Tax Law FIL-76-2007 <i>Servicing for Mortgage Loans – Loss Mitigation Strategies (9/04/2007)</i> FIL-77-2007 <i>Servicing for Mortgage Loans – Supplemental Information for Loss Mitigation Strategies (9/04/2007)</i> FIL 131-2002 <i>Interagency Advisory on the Accounting Treatment of Accrued Interest Receivable Related to Credit Card Securitizations (12/4/2002)</i> Federal Reserve Issuances FFIEC Issuances Comptroller of the Currency Issuances Comptroller Handbook – Other Assets (and Other Liabilities)	✓			
	✓			
	✓			
		✓		

REFERENCE MATERIAL

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

#17 – OTHER ASSETS AND OTHER LIABILITIES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>OCC Bulletin 2010-19</u> <i>Interagency Supervisory Guidance on Bargain Purchases and FDIC- and NCUA-Assisted Acquisitions (6/07/2010)</i>				✓
<u>OCC Bulletin 95-10</u> <i>Regulatory Capital Treatment for Deferred Tax Assets (2/15/1995)</i>				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
<u>ASU 2018-02</u> -Income Statement-Reporting Comprehensive Income (Topic 220): Reclassification of Certain Tax Effects From Accumulated Other Comprehensive Income (2/14/2018)	✓			
<u>ASU 2014-18</u> Accounting for Identifiable Intangible Assets in a Business Combination – a consensus of the Private Company Council (12/2014)	✓			
<u>ASU 2014-02 Intangibles - Goodwill and Other (Topic 350)</u> (1/2014)	✓			
<u>FASB Issues Accounting Standards Update No. 2011-08</u> , Intangibles—Goodwill and Other (Topic 350): Testing Goodwill for Impairment. <u>ASU-2011-08</u> . (09/15/2011)	✓			
<u>FASB Accounting Standards Codification</u> TM (07/01/2009)	✓			
<u>FASB Issues Statements 166 and 167</u> Pertaining to Securitizations and Special Purpose Entities (06/12/2009) (<u>Topic 860 Transfers and Servicing</u> and <u>Topic 810 Consolidation</u>)	✓			
<u>FASB Staff Position FAS No. 132(R)-1</u> Employers' Disclosures about Postretirement Benefit Plan Assets (12/30/2008) <u>ASC Topic 715 Compensation – Retirement Benefits</u>	✓			
<u>FSP FAS 140-4 and FIN 46(R)-8</u> Disclosures by Public Entities (Enterprises) about Transfers of Financial Assets and Interests of Variable Interest Entities (12/11/2008) (<u>Topic 860 Transfers and Servicing</u>)	✓			
<u>FASB No. 141(R)</u> , Business Combinations (12/04/2007) (<u>Topic 805 Business Combinations</u>)	✓			
<u>FASB No. 160</u> , Noncontrolling Interests in Consolidated Financial Statements (12/04/2007) (<u>Topic 810 Consolidation</u>)	✓			

REFERENCE MATERIAL

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

#17 – OTHER ASSETS AND OTHER LIABILITIES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FSP FIN 46(R)-6 – Determining the Variability to be Considered in Applying FASB Interpretation No. 46(R) (04/13/2006) (Topic 810 Consolidation)</u>	✓			
FSP – Final FASB Staff Position <u>FIN 46 (R) -5</u> relating to Consolidation of Variable Interest Entities –Implicit Variable Interest (3/03/2005) (<u>Topic 810 Consolidation</u>)	✓			
FSP – Final FASB Staff Position <u>FAS 142-2</u> Goodwill and Other Intangible Assets –Relating to Oil and Gas Producing Entities (9/02/2004) (<u>Topic 350 Intangibles-Goodwill and Other</u>)	✓			
FSP – Final FASB Staff Position <u>FAS 142-1</u> Goodwill and Other Intangible Assets – Whether Mineral Rights are Tangible or Intangible Assets (4/30/2004) (<u>Topic 350 Intangibles-Goodwill and Other</u>)	✓			
FSP – Final FASB Staff Position <u>FAS 141-1</u> Business Combinations (4/30/2004) (<u>Topic 805 Business Combinations</u>)	✓			
FSP – Final FASB Staff Position <u>FIN 46 (R) -4</u> relating to Consolidation of Variable Interest Entities (04/30/2004) (<u>Topic 810 Consolidation</u>)	✓			
FSP – Final FASB Staff Position <u>FIN 46 (R) -3</u> Consolidation of Variable Interest Entities. (02/12/2004) (<u>Topic 810 Consolidation</u>)	✓			
FSP – Final FASB Staff Position <u>FIN 46 (R) -2</u> Consolidation of Variable Interest Entities. (02/12/2004) (<u>Topic 810 Consolidation</u>)	✓			
FSP – Final FASB Staff Position <u>FIN 46 (R) -1</u> Consolidation of Variable Interest Entities. (02/12/2004) (<u>Topic 810 Consolidation</u>)	✓			
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) <u>ASC Topic 715 Compensation – Retirement Benefits</u>	✓			
FSP – Final FASB Staff Position 46-8 Consolidation of Variable Interest Entities. (12/19/2003) (<u>Topic 810 Consolidation</u>)	✓			
Final FASB Staff Position-FIN 46-7 (11/26/2003) (<u>Topic 810 Consolidation</u>)	✓			
Final FASB Staff Position-144 (11/11/2003) (<u>Topic 360 Property Plant and Equipment</u>)	✓			

REFERENCE MATERIAL

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

#17 – OTHER ASSETS AND OTHER LIABILITIES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>News Release-FASB Defers Implementation Date for Accounting Guidance on Variable Interest Entities (10/9/2003)</i>	✓			
<i>Final FASB Staff Position-FIN 46-6 (10/9/2003) (Topic 810 Consolidation)</i>	✓			
<i>FASB Staff issues five final FASB Staff Positions on FASB Interpretation No. 46, Consolidation of Variable Interest Entities (8/13/2003) (Topic 810 Consolidation)</i>	✓			
<i>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)</i>	✓			
<i>FAS 132 – Employers Disclosures about Pensions and Other Postretirement Benefits (12/23/2003) ASC 715 Compensation – Retirement Benefits</i>	✓			
<i>FAS 109 – Accounting for Deferred Income Taxes (Topic 740 Income Taxes)</i>	✓			
OTHER RELATED MATERIAL				

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#19– OTHER REAL ESTATE

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

REFERENCE MATERIAL

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

#19– OTHER REAL ESTATE

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<p>Press Release Federal Reserve Board Issues Policy Statement Regarding Rental of Residential Properties Acquired in Foreclosure (04/05/2012)</p> <p>SR 11-15 Disposal of Problem Assets through Exchanges (12/21/2011)</p> <p>SR 95-16 Real Estate Appraisal Requirements for Other Real Estate Owned (3/28/1995)</p> <p>FFIEC Issuances</p> <p>Comptroller of the Currency Issuances</p> <p>OCC Handbook Other Real Estate Owned</p>	✓		✓ ✓	✓
<p>GENERALLY ACCEPTED ACCOUNTING PRINCIPLES</p> <p>FASB Accounting Standards CodificationTM (07/01/2009)</p> <p>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)</p> <p>ASU 360-20 Real Estate Sales (Replaces FAS 66 – Accounting for Sales of Real Estate)</p> <p>Statement of Position 92-3 – Accounting for Foreclosed Assets (Topic 970 Real Estate)</p>	✓ ✓ ✓			
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 <u>Federal Deposit Insurance Act, Section 18(j)</u> – Restrictions on Transactions With Affiliates and Insiders <u>12 CFR 353</u> Suspicious Activity Reports: Reports of Apparent Crimes Affecting Insured Nonmember Institutions <u>12 CFR 337.3</u> – – 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 <u>12 CFR 208.62</u> (Regulation H) – Reports of Crimes and Apparent Crimes Subpart F-Miscellaneous Requirements <u>12 CFR 215</u> (Regulation O) – Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks		✓		
		✓		
		✓		
			✓	
			✓	
POLICY ISSUANCES Department Policy Memorandum FDIC Issuances <u>FIL-32-2023</u> FDIC Clarifying Supervisory Approach Regarding Supervisory Guidance on Multiple Re-Presentment NSF Fees (6/16/23) <u>FIL-19-2023</u> Supervisory Guidance on Charging Overdraft Fees for Authorize Positive, Settle Negative Transactions (4/26/23) <u>PR 257-2010</u> Final Guidance on Automated Overdraft Payment Programs (11/24/2010) Federal Reserve Issuances News Release – <u>Clarifications to Regulation E and Regulation DD Final Rules Pertaining to Overdraft Services</u> (05/28/2010)				✓
	✓			
	✓			
			✓	

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)
#20– OVERDRAFTS, KITE SUSPECT, AND CUTS

Texas Department of Banking

REFERENCE MATERIAL
 (Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)
#21– PREMISES AND EQUIPMENT

APPLICABLE TO:

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION <u>Texas Finance Code</u> <i>Sec. 32.201 – Conduct of the Business of Banking</i> <i>Sec. 32.202 – Home Office</i> <i>Sec. 32.203 – Branch Offices</i> <i>Sec. 32.204-Loan Production Offices</i> <i>Sec. 33.109 – Transactions With Management and Affiliates</i> <i>Sec. 34.002 – Investment in Bank Facilities</i> Texas Administrative Code <u><i>7 TAC 3.22</i></u> – Sale or Lease Agreement With An Officer, Director, Principal Shareholder, or Affiliate FDIC Laws & Regulations <u><i>Section 18(j) of the FDI Act</i></u> – Restrictions on Transactions With Affiliates and Insiders Federal Reserve Laws & Regulations <u><i>Sections 23A and B</i></u> of the Federal Reserve Act – Restrictions on Transactions With Affiliates <u><i>12 USC 371d</i></u> Investment in Bank Premises or Stock of Corporation <u><i>12 CFR 208.21</i></u> (Regulation H) Investment in Bank Premises and Securities				
	✓			
	✓			
	✓			
	✓			
	✓			
	✓			
	✓			
		✓		
			✓	
			✓	
POLICY ISSUANCES Department Policy Memorandum (Found in the Law and Guidance Manual) <i>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)</i>				
	✓			

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
<i>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</i>	✓			
<i>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</i>	✓			
<i>LO 98-09 An ATM unit in an office tower lobby with restricted access is not subject to ATM safety requirements</i>	✓			
<i>LO 96-26 An Automated Loan Machine is considered an electronic terminal, not a branch, and may be established under ATM licensing rules</i>	✓			
<i>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</i>	✓			
<i>LO 95-71 A state bank may establish a university branch</i>	✓			
<i>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</i>	✓			
FDIC Issuances				
<u>FIL-56-2010</u> <i>Guidance on Mitigating Risk Posed by Information Stored on Photocopiers, Fax Machines, and Printers (09/15/2010)</i>		✓		
<u>FIL 101-2005</u> <i>Regulatory Relief – Information for Bankers in Hurricane Affected Areas (related to main office and branch relocations) (10/07/2005)</i>		✓		
<u>FIL 40-2005</u> <i>Final Rule Relating to International Banking (5/06/2005)</i>		✓		
Federal Reserve Issuances				
<u>SR 19-7</u> <i>Statement on the Implications of the New Lease Accounting Standard on Regulation H (3/21/2019)</i>		✓		

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
FFIEC Issuances Comptroller of the Currency Issuances <i>OCC Handbook – Insider Activities</i> (November 2013)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES <i>Press Release: FASB Offers Limited Effective Date Delays on Revenue Recognition and Leases Standards</i> (6/3/20) <i>Press Release: FASB Clarifies Implementation Guidance and Disclosure Requirements in Lease Standard</i> (3/5/2019) See ASU . <i>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</i> (7/13/2006) Topic 840 Leases) <i>FAS 13-1 FASB Staff Position – Accounting for Rental Costs Incurred During a Construction Period</i> (10/06/2005) (Topic 840 Leases) <i>FAS 13 – Accounting for Leases</i> (Topic 840 Leases) <i>FAS 28 – Accounting for Sales With Leaseback, includes Amendment to FAS 13</i> (Topic 840 Leases) <i>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</i> (Topic 840 Leases) <i>FAS 145-Rescission of FASB Statements No. 4, 44 and 64, Amendment of FASB Statement B and Technical Corrections</i> (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				
<u>Texas Finance Code</u>				
<i>Sec. 31.107 – Regulation and Examination of Related Entities</i>	✓			
<i>Sec. 34.103 – Bank Subsidiaries</i>	✓			
<i>Chapter 202-Bank Holding Companies</i>	✓			
<i>Sec. 202.001 Acquisition</i>				
<i>Sec. 202.002 Limitation on Control of Deposits</i>				
<i>Sec. 202.003 Required Age of Acquired Bank</i>				
<i>Sec. 202.004 Nonbanking Acquisition, Election or Activity</i>				
<i>Sec. 202.005 Applicable Laws</i>				
<i>Sec. 202.006 Financial Activities</i>				
Texas Administrative Code				
<i><u>7 TAC 12.31</u> – Loans Secured by Affiliate-Issued Securities</i>	✓			
FDIC Laws & Regulations				
<i><u>Federal Deposit Insurance Act, Section 18(j)</u> – Restrictions on Transactions With Affiliates and Insiders</i>		✓		
<i><u>Federal Deposit Insurance Act, Section 24</u>-Activities of Insured Banks</i>		✓		
Federal Reserve Laws & Regulations				
<i><u>Sections 23A and B</u> of the Federal Reserve Act – Restrictions on Transactions With Affiliates</i>			✓	
<i><u>12 CFR 223</u> (Regulation W) Transactions between Banks and their Affiliates</i>			✓	
<i><u>12 CFR 225.25</u> (Regulation Y) List of Permissible Non-Banking Activities</i>			✓	
POLICY ISSUANCES				
Department Issuances (Found in Law & Guidance Manual)				
<i>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)</i>	✓			

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
<i>LO 01-06 A state bank affiliated insurance agency may pay more than nominal, contingent referral fees to certain bank officers if the officers are appropriately licensed as insurance solicitors under state law</i>	✓			
<i>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</i>	✓			
<i>LO 98-25 A state bank may sell promotional goods in the bank lobby</i>	✓			
<i>LO 98-02 A state bank may sell its excess marketing and advertising capacity to third-parties</i>	✓			
<i>LO 98-01 A state bank may acquire a company that provides software and consulting services</i>	✓			
<i>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</i>	✓			
<i>LO 96-31 A state bank may make a non-controlling minority investment in another entity under certain conditions</i>	✓			
<i>LO 96-19 Bank freeze-out mergers are permissible under Texas law</i>	✓			
<i>LO 95-59 A state bank or its subsidiary may invest in a limited liability company under certain conditions</i>	✓			
<i>LO 95-57 A state bank may provide bookkeeping and data processing services for itself and for affiliated banks</i>	✓			
<i>LO 93-1 A state bank may provide archive management services to other community banks, directly or through a subsidiary</i>	✓			
FDIC Issuances				
<u>PR-45-2014</u> <i>Federal Banking Regulators Finalize Joint Supplemental Guidance on Income Tax Allocation Agreements (06/13/2014)</i>	✓			
<u>FIL-8-2014</u> <i>Paying Agent Notification Requirements (02/07/2014)</i>				✓
<u>FIL-6-2014</u> <i>Registration of Municipal Advisors – Final Rule (01/31/2013)</i>	✓			

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
<u>PR-60-2011</u> - FDIC Board Approves Joint Proposed Rule on Resolution Plans and Credit Exposure Reports for Covered Systemic Organizations (03-29-2011)	✓			
<u>FIL-11-2006</u> Agencies and FinCEN Guidance on Sharing Suspicious Activity Reports with Controlling Companies (01/20/2006)	✓			
<u>FIL 67-2003</u> Filing Procedures (8/21/2003)		✓		
<u>FIL 124-98</u> /Federal Reserve SR 98-38 Interagency Policy Statement on Income Tax Allocation in a Holding Company Structure (11/24/1998)		✓	✓	
Federal Reserve Issuances				
<u>Press Release</u> Federal Reserve Announces Temporary and Additional Restrictions on Bank Holding Company Dividends and Share Repurchases Currently in Place will end for Most Firms after June 30, Based on Results from Upcoming Stress Test (3/25/2021)			✓	
<u>SR 21-7</u> Assessing Supervised Institutions' Plans to Transition Away from the Use of the LIBOR (3/9/2021)			✓	
<u>Press Release</u> - Federal Reserve Offers Regulatory Reporting Relief to Small Financial Institutions Affected by the Coronavirus (3/26/2020)			✓	
<u>Press Release</u> Federal Reserve Finalizes Rule to Simplify and Increase the Transparency of the Board's Rules for Determining Control of a Banking Organization (1/30/2020)	✓			
<u>SR 19-4</u> Supervisory Rating System for Holding Companies with Total Consolidated Assets Less Than \$100 Billion (2/26/2019)	✓			
<u>Press Release</u> Federal Reserve Board Issues Interim Final Rule Expanding the Applicability of the Board's Small Bank Holding Company Policy Statement (8/28/2018)	✓			
<u>FRB Richmond – Supervision News Flash: Subordinated Debt</u> (11/3/2016)				
<u>FedLinks Bulletin</u> Intercompany Transactions (9/2016)	✓			

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
<u>SR 16-4</u> <i>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 \$50 Billion (3/3/2016)</i>	✓			
<u>Press Release</u> <i>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)</i>	✓			
<u>Press Release</u> <i>Federal Reserve Board Approves Final Rule Strengthening Supervision and Regulation of Large U.S. Bank Holding Companies and Foreign Banking Organizations (02/18/2014)</i>	✓			
<u>SR 13-21</u> <i>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)</i>	✓			
<u>Press Release</u> : <i>FR to Implement Consumer Compliance Supervision Program of Nonbank Subsidiaries of Bank Holding Companies and Foreign Banking Organizations (09/15/2009)</i>			✓	
<u>Press Release</u> <i>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)</i>			✓	
<u>SR 09-4</u> <i>Applying Supervisory Guidance and Regulations on the Payment of Dividends, Stock Redemptions, and Stock Repurchases at Bank Holding Companies (02/24/2009)</i>			✓	
<u>SR 08-09</u> <i>Consolidated Supervision of Bank Holding Companies and the Combined U.S. Operations of Foreign Banking Organizations (10/16/2008)</i>			✓	
<u>Press Release</u> <i>Approval of Final Rule Expanding the Definition of a Small Bank Holding Company (02/27/2006)</i>			✓	
<u>Press Release</u> <i>Board Issues Revised Bank Holding Company Rating System (12/01/2004)</i>	✓			
<u>SR 01-1</u> <i>Application of the Board's Capital Adequacy Guidelines to Bank Holding Companies Owned by Foreign Banking Organizations (1/5/2001)</i>			✓	

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
<p><u>SR 00-13</u> <i>Framework for Financial Holding Company Supervision</i> (8/15/2000)</p> <p>FFIEC Issuances</p> <p>Comptroller of the Currency Issuances</p> <p><u>OCC Bulletin 2020-71</u> <i>Volker Rule Covered Funds: Final Rule</i> (7/31/2020)</p> <p><u>OCC Handbook – Mortgage Banking</u> (02/7/2014)</p> <p><u>OCC Handbook – Insider Activities</u> (November 2013)</p> <p><u>OCC Licensing Manual</u> – <i>Investment in Subsidiaries and Equities</i> (4/2008)</p> <p><u>OCC Examiner Handbook- Related Organizations</u> – <i>Examiner Guidelines for Affiliates, Subsidiaries, Equity Investments, and Similar Entities</i> (8/4/2004)</p> <p><u>Banking Circular 57</u> – <i>Banking Holding Company Affiliates</i> (7/1/1976)</p>	✓		✓	
<p>GENERALLY ACCEPTED ACCOUNTING PRINCIPLES</p> <p><u>FASB Accounting Standards Codification</u>TM (07/01/2009)</p> <p><i>FASB Issues Interpretation No. 46 Consolidation of Variable Interest Entities</i> (1/2003)(<u>Topic 810 Consolidation</u>)</p>	✓ ✓			
<p>OTHER RELATED MATERIAL</p> <p><u>Report to Congress and FSOC on Activities and Investments that Banking Entities May Engage in Under Applicable Law</u> (9/2016)</p>				✓

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				
<u>Texas Insurance Code</u>				
<i>Chapter 4001 Agent Licensing in General</i>	✓			
<i>Chapter 556 Unfair Methods of Competition and Unfair Practices by Financial Institutions</i>	✓			
<u>Texas Securities Act</u>				
<i>Section 13 Method and Condition of Registration Required for Dealer, Agent, Investment Adviser or Investment Adviser Representative</i>	✓			
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
<i><u>12 CFR 362.4</u> – Securities Activities of Subsidiaries of Insured Nonmember Banks: Bank Transactions With Affiliated Securities Companies</i>		✓		
Federal Reserve Laws & Regulations				
<i><u>12 CFR Part 218</u> - Regulation R</i>			✓	
Comptroller of the Currency Laws & Regulations				
<i><u>12 USC 1972</u>– Tying Availability of Credit from the Bank to the Purchase of Insurance Offered by the Bank</i>				✓
<i><u>12 USC 92</u> – Authorizes National Banks to Sell Insurance</i>				✓
Securities and Exchange Commission				
<i><u>17 CFR Parts 240 and 247</u> -- 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</i>	✓			
POLICY ISSUANCES				
Department Policy Memorandum				
FDIC Issuances				
<i><u>FIL-8-2014</u> Paying Agent Notification Requirements (02/07/2014)</i>				✓
<i><u>FIL-7-2014</u> Recordkeeping and Confirmation Requirements for Securities Transactions (02/04/2014)</i>	✓			

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
<u>FIL-6-2014</u> <i>Registration of Municipal Advisors – Final Rule (01/31/2013)</i>	✓			
<u>FIL 25-2003</u> <i>Consumer Protections for Bank Sales of Insurance (4/4/2003)</i>		✓		
<u>FIL 84-2001</u> /OCC 2001-43 <i>Questions and Answers on Consumer Protections for Bank Sales of Insurance (9/27/2001)</i>		✓		
<u>FIL 84-2000</u> <i>Final Rule on Consumer Protections for Bank Sales of Insurance (12/5/2000)</i>		✓		
<u>FIL 80-98</u> <i>Nondeposit Investment Products and Recordkeeping Requirements (7/6/1998)</i>		✓		
<u>FIL 54-98</u> FDIC's <i>Brochure Insured or Not Insured-A Guide to What Is and Is Not Protected by FDIC Insurance (5/27/1998)</i>		✓		
<u>FIL 48-97</u> – <i>New Examination Procedures for Retail Nondeposit Investment Product Sales (5/7/1997)</i>		✓		
<u>FIL 61-95</u> /OCC 95-52 <i>Joint Interpretations of the Interagency Statement on Retail Sales of Nondeposit Investment Products (9/12/1995)</i>		✓		
Federal Reserve Issuances				
<u>Final Rules to Implement the Bank “Broker” Provisions of GLBA (09/24/2007)</u>	✓			
FFIEC Issuances				
Comptroller of the Currency Issuances				
<i>Comptrollers Handbook: <u>Retail Nondeposit Investment Products</u> (Revised 1/2015)</i>				✓
<u>OCC 2002-35</u> - <i>Debt Cancellation Agreements and Debt Suspension Agreements (6/12/2003)</i>				✓
<u>OCC 2002-40</u> <i>Debt Cancellation Contracts and Debt Suspension Agreements (9/24/2002)</i>				✓
<u>OCC 94-13</u> <i>Nondeposit Investment Sales Examination Procedures (2/24/1994)</i>				✓
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				
<i>SEC – Exemptions for Banks Under Section 3(a)(5) of the Securities Exchange Act of 1934 and Related Rules</i> (10/5/2007)	✓			
<i>Texas Department of Insurance Commissioner's Bulletin No. B-0051-97 – Interim Procedures for Banks Selling Annuities</i>	✓			

REFERENCE MATERIAL

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

#24 – TEMPORARY MORTGAGE PURCHASE PROGRAMS

APPLICABLE TO:

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

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
<i>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)</i>	✓			
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				
<u>Texas Finance Code</u>				
<i>3 TFC 343.105 Notice of Penalties for Making False or Misleading Written Statement</i>	✓			
Texas Administrative Code				
<i>7 TAC §3.34 Posting Notice in All Financial Institutions Regarding Requirements for Certain Loan Agreements to be in Writing.</i>	✓			
<i>7 TAC §11.37 How Do I Provide Information to Consumers on How to File a Complaint?</i>	✓			
<i>7 TAC §12.33 Debt Cancellation Contracts and Debt Suspension Agreements</i>	✓			
<i>7 TAC §33.51 How Do I Provide Information to My Customers About How to File a Complaint?</i>	✓			
<i>7 TAC Chapter 35 Check Verification Entities</i>	✓			
<u>Texas Business & Commerce Code</u>				
<i>Chapter 604 – Stored Value Card</i>				
<u>Texas Property Code</u>				
<i>Chapter 71 Escheat of Property</i>	✓			
<i>Chapter 72 Abandonment of Personal Property</i>	✓			
<i>Chapter 73 Property Held by Financial Institutions</i>	✓			
<i>Chapter 74 Report, Delivery, and Claims Process</i>	✓			
FDIC Laws & Regulations				
Federal Reserve Laws & Regulations				
POLICY ISSUANCES				

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
Department Policy Memorandum and Issuances				
<u>IN 2017-11</u> Designation of Representative for Notice of an Abandoned Asset (10/12/2017)	✓			
SM 1016 Providing Consumer Complaint Notices	✓			
RG-3008 Residential Mortgage Fraud	✓			
RG-3005-Consumer Complaint Notices	✓			
FDIC Issuances				
<u>FIL-5-2025</u> Compliance Date Extension: Sections 328.4 and 328.5 Amendments to FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo Rule	✓			
<u>PR-89-2022</u> Agencies Release Annual Asset-Size Thresholds Under Community Reinvestment Act Regulations (12/19/22)	✓			
<u>PR-100-2018</u> Agencies Release Annual CRA Asset-Size Threshold Adjustments for Small and Intermediate Small Institutions (12/20/2018)	✓			
<u>PR-86-2017</u> Agencies Amend CRA Regulations to Conform to HMDA Regulation Changes and Remove References to the Neighborhood Stabilization Program (11/20/17)	✓			
<u>FIL-75-2016</u> Final Guidance on the Uniform Interagency Consumer Compliance Rating System (11/8/2016)	✓			
<u>PR-57-2016</u> Agencies Release Final Revisions to Interagency Questions and Answers Regarding Community Reinvestment (7/15/2016)	✓			
<u>PR-111-2014</u> Agencies Release Annual CRA Asset-Size Threshold Adjustments for Small and Intermediate Small Institutions (12/19/2014)	✓			
<u>PR-101-2013</u> Agencies Release Final Revisions to Interagency Questions and Answers Regarding Community Reinvestment (11/15/2013)	✓			

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
<u>FIL 41-2012</u> <i>New Classification System for Citing Violations in Reports of Examination (09/25/2012)</i>	✓			
<u>FIL-60-2010</u> <i>Model Privacy Notice Form – Compliance Guide (09/27/2010)</i>	✓			
<u>PR 219-2010</u> <i>Agencies Issue Final Community Reinvestment Act Rule to Implement Provision of Higher Education Opportunity Act (09/29/2010)</i>	✓			
<u>PR-209-2009</u> <i>Federal Regulators Issue Final Model Privacy Notice Form (11/17/2009)</i>	✓			
<u>FIL 26-2004</u> <i>Joint issuance on Unfair or Deceptive Acts or Practices by State-Chartered Bank (3/11/2004)</i>	✓			
Federal Reserve Issuances				
Press Release- <u>Federal Reserve Board Announces Final Rules to Restrict Fees and Expiration Dates on Gift Cards</u> (03/23/2010)	✓			
FFIEC Issuances				
Press Release - <u>FFIEC Issues Uniform Interagency Consumer Compliance Rating System</u> (11/7/2016)	✓			
Comptroller of the Currency Issuances				
<u>OCC Bulletin 2003-10</u> <i>Final Rules Governing Availability of Information (3/11/2003)</i>	✓			
<u>OCC NR 2002-73</u> <i>Rule on Debt Cancellation Contracts and Debt Suspension Agreements Provides New Consumer Protections and Safety and Soundness Standards(9/17/02)</i>				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				
Department of Banking Closed Account Notification System for <u>Check Verification Entities</u> (02/2008)	✓			
<u>Report Mortgage Fraud to DOB</u> (01/2008) <u>Form</u>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
BSA/AML

APPLICABLE TO:

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<p>LAWS, RULES, AND REGULATIONS</p> <p><u>USA PATRIOT Act</u> (10/2001)</p> <p>The Bank Secrecy Act</p> <p><u>31 U.S.C. 5311-5314e</u> – <u>5316-5330</u> <u>5331</u> <u>5332e</u> <u>12 U.S.C. 1829b</u> <u>12 U.S.C. 1951-1959e</u></p> <p><u>Federal Crime of Money Laundering - Title 18, U.S. Code, Crimes and Criminal Procedure</u></p> <p><u>Federal Crime of Operating an Unlicensed or Unregistered Money Transmitting Business - Title 18 U.S. Code, Crimes and Criminal Procedure</u></p> <p>Texas Finance Code</p> <p><u>Chapter 152</u> <i>Money Services Modernization Act</i> <i>152.004 Exemptions</i></p> <p>Texas Administrative Code</p> <p><u>7 TAC Chapter 33</u> <i>Money Services Businesses (includes rules for Authorized Delegates)</i></p> <p>U.S. Treasury/FinCEN –</p> <p><u>31 CFR Chapter X</u> (Effective March 1, 2011) <u>General Cross Reference Index</u></p> <p>31 CFR Part 103 (Effective through February 28, 2011)</p> <p>FDIC Laws & Regulations</p> <p><u>12 CFR 326</u> <i>Subpart B – Procedures for Monitoring Bank Secrecy Act Compliance</i></p> <p><u>12 CFR 353</u> – <i>Suspicious Activity Reports</i></p>	<p>✓</p> <p>✓</p>	<p>✓</p> <p>✓</p>		<p>✓</p>

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 - <i>Regulation H – 12 CFR 208.62 – Suspicious Activity Reports</i> <i>Regulation H – 12 CFR 208.63- Procedures for Monitoring Bank Secrecy Act</i> <i>Regulation K – 12 CFR 211.5(k) – Reports of Crimes and Suspected Crimes</i> <i>Regulation K – 12 CFR 211.24(f) – Reports of Crimes and Suspected Crimes</i> <i>Regulation Y – 12 CFR 225.4(f) – Suspicious Activity Report</i>			✓ ✓ ✓ ✓ ✓	
POLICY ISSUANCES Department Issuances <i>Industry Notice – IN 2021-02 Additional Anti-Money Laundering Program Requirements and Participation in 314(a) Program for Texas State-Chartered Public Trust Companies (6/7/2021)</i> Supervisory Memorandum 1037 - Regulatory Treatment of Virtual Currencies Under the Texas Money Services Act <i>Industry Notice - IN 2018-02 BSA Customer Due Diligence Requirements for Financial Institutions Now in Effect (05/16/2018)</i> <i>Industry Notice - IN 2017-01 CSBS Issues BSA/AML Assessment Tool (01/18/2017)</i> <i>Industry Notice – IN 2013-7 Mandatory BSA E-Filing Reminder for Banks and MSBs (02/15/2013)</i> Internal Policies <i>Examiner Bulletin 2024-08 BSA/AML Transaction Testing Guidance (7/15/24)</i> <i>Examiner Bulletin 2024-02 BSA Violation Citations (2/27/24)</i> <i>Examiner Bulletin 2020-04 BSA/AML Risk-Focused Examination Procedures (9/18/20)</i>	✓ ✓ ✓			✓ ✓ ✓ ✓ ✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
BSA/AML

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
FDIC Issuances				
<u>FIL-83-2024</u> <i>Agencies Issue Interagency Statement on Elder Financial Exploitation (12/3/24)</i>	✓			
<u>FIL-15-2024</u> <i>Collecting Identifying Information Required Under the Customer Identification Program (CIP) Rule (3/28/24)</i>	✓			
<u>FIL-67-2023</u> <i>Interagency Statement for Banks on the Issuance of the Beneficial Ownership Information Access Rule (12/21/23)</i>	✓			
<u>FIL-29-2023</u> <i>Interagency Guidance on Third-Party Relationships: Risk Management (6/6/23)</i>	✓			
<u>FIL-28-2022</u> <i>Joint Statement on the Risk-Based Approach to Assessing Customer Relationships and Conducting Customer Due Diligence(7/6/22)</i>	✓			
<u>FIL-76-2021</u> <i>Bank Secrecy Act/Anti-Money Laundering Examination Manual Update (12/1/21)</i>	✓			
<u>FIL-45-2021</u> <i>Bank Secrecy Act/Anti-Money Laundering Examination Manual Update (6/23/21)</i>	✓			
<u>FIL-27-2021</u> <i>Bank Secrecy Act: Agencies Address Model Risk Management for Bank Models and Systems Supporting Bank Secrecy Act/Anti-Money Laundering and Office of Foreign Assets Control Compliance (4/9/21)</i> <u>Interagency Statement</u>	✓			
<u>FIL-05-2021</u> <i>Frequently Asked Questions Regarding Suspicious Activity Reporting and Other Anti-Money Laundering (AML) Considerations (1/19/21)</i>	✓			
<u>PR-126-2020</u> / <u>FIL 106-2020</u> <i>Agencies Release Fact Sheet to Clarify Bank Secrecy Act Due Diligence Requirements for Banks and Credit Unions that Offer Services to Charities and Non-Profits (11/19/20)</i>	✓			
<u>FIL-95-2020</u> <i>Bank Secrecy Act: Customer Identification Program Rule Exemption for Insurance Premium Finance Loans (10/9/20)</i>	✓			
<u>FIL-78-2020</u> <i>Bank Secrecy Act: Joint Statement on Due Diligence Requirements for Customers Who May Be Considered Politically Exposed Persons (8/21/20)</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
BSA/AML

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>PR-91-2020</u> Federal Banking Agencies Issue <u>Joint Statement</u> on Enforcement of Bank Secrecy Act/Anti-Money Laundering Requirements (8/13/2020)	✓			
<u>FIL-78-2019</u> Bank Secrecy Act: Interagency Statement on Providing Banking Services to Customers Engaged in Hemp Production (12/3/2019)	✓			
<u>Press Release</u> Federal Bank Regulatory Agencies and FinCEN Improve Transparency of Risk-Focused BSA/AML Supervision. <u>Joint Statement</u> (7/22/2019) <u>FIL-43-3019</u>	✓			
<u>FIL-55-2018</u> / <u>PR-68-2018</u> Federal Agencies Issue a Joint Statement on Banks and Credit Unions Sharing Resources to Improve Efficiency and Effectiveness of Bank Secrecy Act Compliance (10/3/2018)	✓			
<u>FIL-26-2018</u> FFIEC Issues New Customer Due Diligence and Beneficial Ownership Examination Procedures (05/11/2018)	✓			
<u>FIL-21-2016</u> Agencies Release Guidance to Issuing Banks on Applying Customer Identification Program Requirements to Holders of Prepaid Cards (03/21/2016)	✓			
<u>FIL-5-2015</u> Statement on Providing Banking Services (01/28/2015)	✓			
<u>FIL-41-2014</u> FDIC Clarifying Supervisory Approach to Institutions Establishing Account Relationships with Third-Party Payment Processors (07/28/2014)	✓			
<u>FIL-43-2013</u> FDIC Supervisory Approach to Payment Processing Relationships With Merchant Customers That Engage in Higher-Risk Activities (09/27/2013)	✓			
<u>PR-84-2013</u> Federal Regulators Issue Guidance on Reporting Financial Abuse of Older Adults (09/24/2013)	✓			
<u>FIL-3-2012</u> Payment Processor Relationships- Revised Guidance (01/31/2012) (Revised July 2014 – See <u>FIL-41-2014</u>)	✓			
FDIC Supervisory Insights-Summer 2011 - " <u>Managing Risks in Third-Party Payment Processor Relationships</u> " (07/21/2011)				✓
<u>FIL-17-2011</u> - Bank Secrecy Act - Guidance on Accepting Accounts from Foreign Embassies, Consulates, and Missions (03/24/2011)	✓			

REFERENCE MATERIAL

(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>FIL-72-2009</u> <i>Interagency Guidance on Transparency for U.S. Banking Organizations Conducting Cross Border Funds Transfers (12/17/2009)</i>	✓			
<u>FIL-127-2008</u> <i>Guidance on Payment Processor Relationships (11/07/2008) (Revised July 2014)</i>	✓			
<u>PR-79-2008</u> <i>FDIC and TX DOB Execute Information Sharing Agreement (09/15/2008)</i>	✓			
<u>FIL-71-2007</u> <i>Bank Secrecy Act Interagency Statement on Bank Secrecy Act/Anti-Money Laundering Requirements (8/23/2007)</i>	✓			
<u>PR-61-2007</u> <i>Agencies Issue Statement on Enforcement of Bank Secrecy Act/Anti-Money Laundering Requirements (07/19/2007)</i>	✓			
<u>FIL-05-2006</u> <i>Agencies and FinCEN Guidance on Sharing Suspicious Activity Reports with Controlling Companies (01/20/2006)</i>	✓			
<u>FIL-34-2005</u> <i>Guidance on Customer Identification Programs (4/28/2005)</i>	✓			
<u>FIL 32-2005</u> <i>Interpretive Guidance on Providing Banking Services to Money Services Businesses Operating in the United States (4/26/2005)</i>	✓			
<u>FIL-24-2005</u> <i>Bank Secrecy Act: Statement on Money Services Businesses (3/30/2005)</i>	✓			
<u>FIL-121-2004</u> <i>Developing an Effective Computer Software Evaluation Program to Assure Quality and Regulatory Compliance (11/16/2004)</i>	✓			
<u>FIL-72-2004</u> <i>Guidance on Accepting Accounts from Foreign Governments, Foreign Embassies and Foreign Political Figures (06/16/2004)</i>	✓			
<u>FIL 4-2004</u> <i>Anti-Money Laundering Guidance on Customer Identification Programs (1/9/2004)</i>		✓		
<u>FIL 106-2001</u> <i>Privacy of Consumer Financial Information (12/20/2001)</i>	✓			
Federal Reserve Issuances				

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
BSA/AML

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>Press Release</u> : Agencies Issue Guide to Assist Community Banks to Develop and Implement Third-Party Risk Management Practices (5/3/24)	✓			
<u>SR-23-11</u> Interagency Statement for Banks on the Issuance of the Beneficial Ownership Information Access Rule (12/21/23)			✓	
<u>SR 21-8</u> Interagency Statement on Model Risk Management for Bank Systems Supporting Bank Secrecy Act/Anti-Money Laundering Compliance (4/9/21)			✓	
<u>SR 21-2</u> Answers to Frequently Asked Questions Regarding Suspicious Activity Reporting and Other Anti-Money Laundering Considerations (1/19/21)			✓	
<u>Press Release</u> : Agencies Release <u>Fact Sheet</u> to Clarify Bank Secrecy Act Due Diligence Requirements for Banks and Credit Unions That Offer Services to Charities and Non-Profits (11/19/20)	✓			
<u>SR 20-21</u> Joint Statement on Bank Secrecy Act Due Diligence Requirements for Customers Who May Be Considered Politically Exposed Persons (8/21/20)			✓	
<u>Press Release</u> Federal Banking Agencies Issue Joint Statement on Enforcement of Bank Secrecy Act/Anti-Money Laundering Requirements (8/13/2020)	✓			
<u>SR 19-11</u> Joint Statement on Risk-Focused BSA/AML Supervision. <u>Joint Statement</u> (7/22/2019)			✓	
<u>SR 18-8</u> Federal Agencies Issue a Joint Statement on Banks and Credit Unions Sharing Resources to Improve Efficiency and Effectiveness of Bank Secrecy Act Compliance (10/3/2018)			✓	
<u>SR 16-7</u> Interagency Guidance to Issuing Banks on Applying Customer Identification Program Requirements to Holders of Prepaid Access Cards (3/21/2016)			✓	
<u>News Release</u> - FinCEN, Federal Reserve Finalize Rule Amending Definitions of "funds transfer" and "transmittal of funds" in the Bank Secrecy Act (12/3/2013)	✓			
<u>SR 11-6</u> Guidance on Accepting Accounts from Foreign Embassies, Consulates and Missions (foreign missions) (03/24/2011)	✓			

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>SR 10-11</u> <i>Interagency Examination Procedures for Reviewing Compliance With the Unlawful Internet Gambling Enforcement Act of 2006 (05/20/2010)</i>	✓			
<u>SR 08-08</u> <i>Compliance Risk Management Programs and Oversight at Large Banking Organizations with Complex Compliance Profiles (10/16/2008)</i>			✓	
FFIEC Issuances				
<u>Press Release</u> : <i>FFIEC Issues New Customer Due Diligence and Beneficial Ownership Examination Procedures (05/11/2018)</i>	✓			
<u>FFIEC BSA/AML Examination InfoBase</u>	✓			✓
Office of Foreign Asset Control (OFAC)				
<u>Advisory on Potential Sanctions Risks for Facilitating Ransomware Payment</u> (10/1/20)	✓			
<u>OFAC Frequently Asked Questions</u> (added 2/12/20)				✓
<u>Press Release</u> : <i>OFAC Issues A Framework for OFAC Compliance Commitments (5/2/2019)</i> <u>Framework</u>	✓			
<u>Frequently Asked Question in connection with the President's Announcement on Changes to U.S. Policy with Respect to Cuba.</u> (12/17/14)	✓			
<u>OFAC Releases New SDN Search Tool</u> (3/13/13) SDN Search is available at http://sdnsearch.ofac.treas.gov/	✓			
<u>OFAC Civil Penalties and Enforcement Information</u> (added 2/12/20)				✓
<u>Financial Sanctions</u>	✓			
FinCEN Advisories Related to Certain Countries				
<u>Advisories Related to Activities in Certain Countries</u> (Various Dates)	✓			
FinCEN Issuances				
<u>Press Release</u> : <i>FinCEN Issues Advisory Highlighting Iranian Oil Smuggling, Shadow Banking, and Weapons Procurement Typologies (6/6/25)</i>	✓			

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>Press Release</u> : <i>FinCEN Issues Alert on Oil Smuggling Schemes on the U.S. Southwest Border Associated with Mexico-Based Cartels (5/1/25)</i>	✓			
<u>Press Release</u> : <i>FinCEN Renews Residential Real Estate Geographic Targeting Orders (4/14/25)</i>	✓			
<u>Press Release</u> : <i>FinCEN Issues Alert on Bulk Cash Smuggling and Repatriation by Mexico-based Transnational Criminal Organizations (3/31/25)</i>	✓			
<u>Press Release</u> : <i>FinCEN Removes Beneficial Ownership Reporting Requirements for U.S. Companies and U.S. Persons, Sets New Deadlines for Foreign Companies (3/21/25)</i>	✓			
<u>News Release</u> : <i>FinCEN Issues Southwest Border Geographic Targeting Order (3/11/25)</i>	✓			
<u>News Release</u> : <i>FinCEN Not Issuing Fines or Penalties in Connection with Beneficial Ownership Information Reporting Deadlines (2/27/25)</i>	✓			
<u>News Release</u> : <i>Financial Action Task Force Identifies Jurisdictions with Anti-Money Laundering, Combating the Financing of Terrorism, and Counter-Proliferation Finance Deficiencies (2/26/25)</i>	✓			
<u>Alert</u> : <i>Alert on Impact of Ongoing Litigation – Deadline Stay – Voluntary Submission Only of Beneficial Ownership Information Reports (12/27/24)</i>	✓			
<u>FIN-2024-Alert005</u> : <i>FinCEN Warns of Fraud Schemes That Abuse Its Name, Insignia, and Authorities for Financial Gain (12/18/24)</i>	✓			
<u>News Release</u> : <i>FinCEN Issues Alert on Fraud Schemes Involving Deepfake Media Targeting Financial Institutions (11/13/24)</i>	✓			
<u>News Release</u> : <i>Financial Action Task Force Identifies Jurisdictions with AntiMoney Laundering, Combating the Financing of Terrorism, and CounterProliferation Finance Deficiencies (10/30/24)</i>	✓			
<u>FIN-2024-NTC7</u> : <i>FinCEN Provides Beneficial Ownership Information Reporting Relief to Victims of Hurricane Beryl; Certain Filing Deadlines in Affected Areas Extended Six Months (10/29/24)</i>	✓			
<u>News Release</u> : <i>FinCEN Issues Alert to Financial Institutions to Counter Financing of Hizballah and its Terrorist Activities (10/23/24)</i>	✓			

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>News Release:</u> <i>FinCEN Publishes Beneficial Ownership Reporting Outreach and Education Toolkit (9/19/24)</i>	✓			
<u>Final Rule:</u> <i>Anti-Money Laundering/Countering the Financing of Terrorism Program and Suspicious Activity Report Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers (8/28/24)</i>	✓			
<u>Final Rule:</u> <i>Anti-Money Laundering Regulations for Residential Real Estate Transfers (8/28/24)</i>	✓			
<u>News Release:</u> <i>FinCEN Reminds Financial Institutions to Remain Vigilant to Suspicious Transactions Associated with Synthetic Opioids (8/26/24)</i>	✓			
<u>Press Release:</u> <i>FinCEN Finalizes Financial Measure Against Iraq-based Al-Huda Bank to Combat Terrorist Financing (6/26/24)</i>	✓			
<u>FIN-2024-A001:</u> <i>FinCEN Issues Advisory on Iran-Backed Terrorist Organizations (5/8/24)</i>	✓			
<u>Press Release:</u> <i>FinCEN Reminds Financial Institutions to Remain Vigilant to Environmental Crimes (4/22/24)</i>	✓			
<u>Press Release:</u> <i>FinCEN Renews Real Estate Geographic Targeting Orders (4/17/24)</i>	✓			
<u>FIN-2024-R001:</u> <i>FinCEN Publishes an Administrative Ruling Regarding Customer Identification Program and Customer Due Diligence Requirements for Designated Beneficiaries of Individual Retirement Accounts (3/15/24)</i>	✓			
<u>Press Release:</u> <i>Financial Action Task Force Identifies Jurisdictions with Anti-Money Laundering, Combating the Financing of Terrorism, and Counter-Proliferation Deficiencies (2/29/24)</i>	✓			
<u>Press Release:</u> <i>FinCEN Issues Final Rule Regarding Access to Beneficial Ownership Information (12/21/23)</i>	✓			
<u>Press Release</u> - <i>FinCEN Finalizes Rule on Use of FinCEN Identifiers in Beneficial Ownership Information Reporting (11/7/23)</i>	✓			
<u>Press Release</u> - <i>FinCEN Alert to Financial Institutions to Counter Financing to Hamas and Its Terrorist Activities (10/20/23)</i>	✓			
<u>Press Release:</u> <i>Supplemental Alert: FinCEN and the U.S. Department of Commerce's Bureau of Industry and Security Urge Continued Vigilance for Potential Russian Export Control Evasion Attempts (5/19/23)</i>	✓			

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>Press Release</i> : <i>FinCEN Renews and Expands Real Estate Geographic Targeting Orders (4/21/23)</i>				✓
<i>Press Release</i> <i>FinCEN Issues Initial Beneficial Ownership Information Reporting Guidance (3/24/23)</i>	✓			
<i>Press Release</i> <i>Financial Action Task Force Suspends the Membership of the Russian Federation, and Identifies Jurisdictions with Anti-Money Laundering and Combating the Financing of Terrorism and Counter-Proliferation Deficiencies (3/9/23)</i>				✓
<i>Press Release</i> <i>FinCEN Alert on Nationwide Surge in Mail Theft-Related Check Fraud Schemes Targeting the U.S. Mail (2/27/23)</i>	✓			
<i>News Release</i> <i>FinCEN Alert on Potential U.S. Commercial Real Estate Investments by Sanctioned Russian Elites, Oligarchs, and Their Proxies (1/25/23)</i>	✓			
<i>News Release</i> <i>FinCEN Issues Alert on Human Smuggling Along the Southwest Border of the United States (1/13/23)</i>	✓			
<i>News Release</i> <i>New FinCEN Analysis of BSA Data Reveals Trends on the Financial Activity of Russian Oligarchs (1/22/23)</i>				✓
<i>News Release</i> <i>FinCEN Issues Notice of Proposed Rulemaking Regarding Access to Beneficial Ownership Information and Related Safeguards (12/15/22)</i> <i>NPRM Fact Sheet</i>	✓			
<i>Press Release</i> - <i>FinCEN Issues Final Rule for Beneficial Ownership Reporting to Support Law Enforcement Efforts, Counter Illicit Finance, and Increase Transparency (9/29/22)</i> <i>The effective date for the rule is January 1, 2024.</i>	✓			
<i>FIN-2022-Alert003</i> <i>FinCEN and the U.S Department of Commerce's Bureau of Industry and Security Urge Increased Vigilance for Potential Russian and Belarusian Export Control Evasion Attempts (6/28/22)</i>	✓			
<i>Press Release</i> – <i>Joint Statement on the Risk-Based Approach to Assessing Customer Relationships and Conducting Customer Due Diligence (7/6/2022)</i>	✓			
<i>Press Release</i> <i>Statement on BSA Due Diligence for Independent ATM Owners or Operators (6/22/22)</i>	✓			
<i>FIN-2022-A001</i> <i>Advisory on Elder Financial Exploitation (6/15/2022)</i>	✓			

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>Press Release: FinCEN Issues Advisory on Kleptocracy and Foreign Public Corruption (4/14/2022)</i>	✓			
<i>FIN-2022-A001</i> Advisory on Kleptocracy and Foreign Public Corruption (4/14/2022)	✓			
<i>Press Release: FinCEN Announces Actions to Support REPO Multilateral Task Force and Ongoing U.S. Government Efforts to Combat Foreign Government Corruption (3/16/2022)</i>	✓			
<i>FIN-2022-Alert002: FinCEN Alert on Real Estate, Luxury Goods, and Other High-Value Assets Involving Russian Elites, Oligarchs, and their Family Members (3/16/2022)</i>	✓			
<i>Press Release: FinCEN Renews Real Estate Geographic Targeting Orders for 12 Metropolitan Areas (10/29/21)</i>				✓
<i>FIN-2021-A004</i> Advisory on Ransomware and the Use of the Financial System to Facilitate Ransom Payments (11/8/21)	✓			
<i>Press Release: FinCEN Issues Report on Ransomware Trends in Bank Secrecy Act Data Between January 2021 and June 2021 (10/15/21)</i>				✓
<i>Press Release: FinCEN Provides FBAR Relief to Victims of Recent Natural Disasters (10/5/21)</i>				✓
<i>FIN-2021-NTC3</i> FinCEN Calls Attention to Online Child Sexual Exploitation Crimes (9/16/21)	✓			
<i>Press Release: FinCEN Issues First National AML/CFT Priorities and Accompanying Statements (6/30/21)</i>	✓			
<i>Press Release: FinCEN Reissues Real Estate Geographic Targeting Orders for 12 Metropolitan Areas (4/29/21)</i>				✓
<i>FIN-2021-NTC2</i> FinCEN Informs Financial Institutions of Efforts Related to Trade in Antiquities and Art (3/9/21)	✓			
<i>FIN-2021-A002</i> Advisory on Financial Crimes Targeting COVID-19 Economic Impact Payments (2/24/21)	✓			
<i>FIN-2021-A001</i> Advisory on COVID-19 Health Insurance and Health Care-Related Fraud (2/2/21)	✓			

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<i>FinCEN and Federal Banking Agencies Issue Frequently Asked Questions Regarding Suspicious Activity Reporting and Other Anti-Money Laundering Requirements (1/19/21)</i>	✓			
<i>Press Release – FinCEN Asks Financial Institutions to Stay Alert to COVID-19 Vaccine-Related Scams and Cyberattacks (12/28/20)</i>	✓			
<i>Press Release - FinCEN and Federal Banking Agencies Clarify BSA Due Diligence Expectations for Charities and Non-Profit Customers (11/19/20)</i>	✓			
<i>Press Release - FinCEN and Federal Banking Agencies Clarify BSA Due Diligence Expectations for Charities and Non-Profit Customers (11/19/20) Fact Sheet.</i>	✓			
<i>Press Release FinCEN Reissues Real Estate Geographic Targeting Orders for 12 Metropolitan Areas (11/5/20)</i>				✓
<i>FIN-2020-A008 Supplemental Advisory on Identifying and Reporting Human Trafficking and Related Activity (10/13/20)</i>	✓			
<i>FIN-2020-A007 Advisory on Unemployment Insurance Fraud During the Coronavirus Disease 2019 (COVID-19) Pandemic (10/13/20)</i>	✓			
<i>Press Release - Federal Banking Agencies and FinCEN Announce Exemption from Customer Identification Program Requirements for Premium Finance Loans (10/9/2020)</i>	✓			
<i>FIN-2020-A006 Advisory on Ransomware and the Use of the Financial System to Facilitate Ransom Payments (10/1/20)</i>	✓			
<i>Press Release – Statement by FinCEN Regarding Unlawfully Disclosed Suspicious Activity Reports (9/1/20)</i>	✓			
<i>Press Release – Agencies Issue Statement on Bank Secrecy Act Due Diligence Requirements for Customers Who May Be Considered Politically Exposed Persons (8/21/2020)</i>	✓			
<i>FinCEN Statement on Enforcement of the Bank Secrecy Act (8/18/2020)</i>				✓
<i>FIN-2020-G002 Frequently Asked Questions Regarding Customer Due Diligence (CDD) Requirements for Covered Financial Institutions (8/3/2020)</i>	✓			

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>FIN-2020-A005</i> <i>Advisory on Cybercrime and Cyber-Enabled Crime Exploiting the Coronavirus Disease 2019 (COVID-19) Pandemic (7/30/2020)</i>	✓			
<i>FIN-2020-Alert001</i> <i>Financial Crimes Enforcement Network Alerts Financial Institutions to Convertible Virtual Currency Scam Involving Twitter (7/16/2020)</i>	✓			
<i>FIN-2020-A003</i> <i>Advisory on Imposter Scams and Money Mule Schemes Related to Coronavirus Disease 2019 (COVID-19) (7/7/2020)</i>	✓			
<i>FIN-2020-G001</i> <i>FinCEN Guidance Regarding Due Diligence Requirements under the Bank Secrecy Act for Hemp-Related Business Customers (6/29/2020)</i>	✓			
<i>FinCEN Advisory FIN-2020-A002</i> <i>Advisory on Medical Scams Related to the Coronavirus Disease 2019 (COVID-19) (5/18/20)</i>	✓			
<i>FinCEN Notice FIN-2020-NTC3</i> - <i>Notice Related to the Coronavirus Disease 2019 (COVID-19) (5/18/20)</i>	✓			
<i>Press Release</i> : <i>FinCEN Reissues Real Estate Geographic Targeting Orders for 12 Metropolitan Areas (5/8/20)</i>	✓			
<i>Paycheck Protection Program Frequently Asked Questions</i> (4/13/20)	✓			
<i>Press Release</i> : <i>The Financial Crimes Enforcement Network Provides Further Information to Financial Institutions in Response to the Coronavirus Disease 2019 (COVID-19) Pandemic (4/3/20)</i>	✓			
<i>FinCEN Notice FIN-2020-NTC2</i> - <i>Updated FinCEN Notice to Financial Institutions Regarding COVID-19 (4/3/20)</i>	✓			
<i>Press Release</i> : <i>The Financial Crimes Enforcement Network (FinCEN) Encourages Financial Institutions to Communicate Concerns Related to the Coronavirus Disease 2019 (COVID-19) and to Remain Alert to Related Illicit Financial Activity (3/16/20)</i>	✓			
<i>FinCEN Notice FIN-2020-NTC1</i> - <i>FinCEN Notice to Financial Institutions Regarding COVID-19 (3/16/20)</i>	✓			
<i>Press Release</i> : <i>FinCEN Reissues Real Estate Geographic Targeting Orders for 12 Metropolitan Areas (11/08/19)</i>	✓			

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>Press Release</u> : Imposition of Fifth Special Measure against the Islamic Republic of Iran as a Jurisdiction of Primary Money Laundering Concern (10/25/19)	✓			
<u>FIN-2019-A006</u> Advisory to Financial Institutions on Illicit Financial Schemes and Methods Related to the Trafficking of Fentanyl and Other Synthetic Opioids (8/21/19)	✓			
<u>FIN-2019-A005</u> Updated Advisory on Email Compromise Fraud Schemes Targeting Vulnerable Business Processes (7/16/2019)	✓			
<u>News Release</u> – FinCEN Reissues Real Estate Geographic Targeting Orders and Expands Coverage to 12 Metropolitan Areas (5/15/2019)	✓			
<u>News Release</u> : New FinCEN Guidance Affirms Its Longstanding Regulatory Framework for Virtual Currencies and a New FinCEN Advisory Warns of Threats Posed by Virtual Currency Misuse (5/9/2019)	✓			
<u>FIN-2019-G001</u> - Application of FinCEN’s Regulations to Certain Business Models Involving Convertible Virtual Currencies (5/9/2019)	✓			
<u>FIN-2019-A003</u> - Advisory on Illicit Activity Involving Convertible Virtual Currency (5/9/2019)	✓			
<u>News Release</u> - Updated FinCEN Advisory Warns Against Continued Corrupt Venezuelan Attempts to Steal, Hide, or Launder Money (5/3/2019) <u>FIN-2019-A002</u>	✓			
<u>News Release</u> – FinCEN Reissues Real Estate Geographic Targeting Orders and Expands Coverage to 12 Metropolitan Areas (11/15/2018)	✓			
<u>FIN-2018-R004</u> Exemptive Relief from Beneficial Ownership Requirements for Legal Entity Customers of Rollovers, Renewals, Modifications, and Extensions of Certain Accounts (9/7/2018)	✓			
<u>FIN 2018-R003</u> Extension of Limited Exception from Beneficial Ownership Requirements for Legal Entity Customers of Certain Financial Products and Services with Rollovers and Renewals (8/08/2018) <u>Press Release</u>	✓			
<u>FIN-2018-A003</u> Advisory on Human Rights Abuses Enabled by Corrupt Senior Foreign Political Figures and their Financial Facilitators (06/12/2018)	✓			

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<u>FIN-2018-R002</u> <i>Administrative Ruling: Beneficial Ownership Requirements for Legal Entity Customers of Certain Financial Products and Services with Automatic Rollovers or Renewals (05/16/2018)</i>	✓			
<u>FIN-2018-R001</u> <i>Administrative Ruling: Premium Finance Cash Refunds and Beneficial Ownership Requirements for Legal Entity Customers (05/11/2018)</i>	✓			
<u>Press Release</u> : <i>FinCEN Reminds Financial Institutions that the CDD Rule Becomes Effective Today (05/11/2018)</i>	✓			
<u>FIN-2018-G001</u> <i>Customer Due Diligence and Beneficial Ownership - BSA FAQs (4/3/2018)</i>	✓			
<u>Notice to E-Filers: FinCEN Announces Update to the Suspicious Activity Report (SAR)</u> <i>(Changes available in June of 2018) (01/26/2018)</i>	✓			
<u>BSA FAQ</u> 's <i>(12/15/2017)</i>	✓			
<u>FIN-2017-A008</u> <i>Advisory on North Korea's Use of the International Financial System (11/2/2017)</i>	✓			
<u>FIN-2017-A007</u> <i>Advisory to Financial Institutions Regarding Disaster-Related Fraud (10/31/2017)</i>	✓			
<u>Notice</u> <i>FinCEN Provides FBAR Relief to Victims of Hurricane Harvey; Parts of Texas Now Eligible; Extension Filers Have Until January 31, 2018 to File (Revised) (10/3/2017)</i>	✓			
<u>Notice</u> <i>FinCEN Encourages Communication from Financial Institutions Affected by Hurricanes Harvey, Irma, and Maria (10/3/2017)</i>	✓			
<u>FIN-2017-A006</u> <i>Advisory to Financial Institutions on Widespread Political Corruption in Venezuela (9/20/2017)</i>	✓			
<u>Memorandum on Financial Institution and Law Enforcement Efforts to Combat Elder Financial Exploitation</u> <i>(8/30/2017)</i>				✓
<u>Advisory FIN-2017-A003</u> <i>Advisory to Financial Institutions and Real Estate Firms and Professionals (8/22/2017)</i>	✓			

REFERENCE MATERIAL

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BSA/AML

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>News Release</u> <i>FinCEN Targets Shell Companies Purchasing Luxury Properties in Seven Major Metropolitan Areas / Revised <u>Geographic Targeting Orders</u> (8/22/2017)</i>	✓			
<u>FAQs</u> <i>Regarding Customer Due Diligence Requirements for Financial Institutions (7/19/2017)</i>	✓			
<u>Announcement</u> <i>Important Notices to E-Filers: FinCEN Announces Update to the Currency Transaction Report (CTR) Announces Technical Webinar (5/24/2017)</i>	✓			
<u>News Release</u> <i>FinCEN Renews Real Estate “Geographic Targeting Orders” to Identify High-End Cash Buyers in Six Major Metropolitan Areas (2/23/2017)</i>	✓			
<u>FIN-2016-A005</u> <i>Advisory to Financial Institutions on Cyber-Events and Cyber-Enabled Crime (10/25/2016)</i>	✓			
<u>Frequently Asked Questions</u> <i>Regarding Reporting of Cyber-Events, Cyber-Enabled Crime, and Cyber-Related Information through Suspicious Activity Reports (SARS) (10/25/2016)</i>	✓			
<u>FIN-2016-A003</u> <i>Advisory to Financial Institutions on E-Mail Compromise Fraud Schemes (9/6/2016)</i>	✓			
<u>Final Rule</u> – <i>Customer Due Diligence Requirements for Financial Institutions (5/11/2016)</i>	✓			
<u>FIN-2016-G002</u> <i>FAQs Regarding Prepaid Access (3/24/2016)</i>				✓
<u>News Release</u> <i>FinCEN Renews and Broadens Geographic Targeting Orders on Border Cash Shipments in California and Texas (8/7/2015)</i>	✓			
<u>News Release</u> <i>FinCEN Statement on Providing Banking Services to Money Services Businesses (11/10/2014)</i>	✓			
<u>FIN -2014-R011</u> <i>FinCEN Ruling on Request for Administrative Ruling on the Application of FinCEN’s Regulations to a Virtual Currency Trading Platform (10/27/2014)</i>				✓
<u>FIN-2014-R012</u> <i>FinCEN Ruling on Request for Administrative Ruling on the Application of FinCEN’s Regulations to a Virtual Currency Payment System (10/27/2014)</i>				✓

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIN-2014-R010</u> <i>Administrative Ruling on the Application of FinCEN Regulations to Currency Transporters, Including Armored Car Services (9/24/2014)</i>	✓			
<u>FIN-2014-A008</u> <i>Advisory: Guidance on Recognizing Activity that May be Associated with Human Smuggling and Human Trafficking — Financial Red Flags (9/11/2014)</i>	✓			
<u>FIN-2014-A007</u> <i>Advisory to U.S. Financial Institutions on Promoting a Culture of Compliance (08/11/14)</i>	✓			
<u>FIN-2014-G002</u> <i>CMIR Guidance for Common Carriers of Currency, Including Armored Car Services (08/01/2014)</i>	✓			
<u>FIN-2014-A005</u> <i>FinCEN Issues Update on U.S. Currency Restrictions in Mexico Regarding Funnel Accounts and TBML (05/28/2014)</i>	✓			
<u>FIN-2014-A004</u> <i>FinCEN Issues Advisory on Abuse of the Citizenship-by-Investment Program Sponsored by the Federation of St. Kitts and Nevis (05/20/2014)</i>	✓			
<u>FIN-2014-R003</u> <i>Records to be Made and Maintained by Dealers in Foreign Exchange (03/11/2014)</i>	✓			
<u>FIN 2014-A002</u> <i>Updated Guidance to Financial Institutions on Recent Events related to the Departure of Victor Yanukovych and Other Ukrainian Officials (03/06/2014)</i>	✓			
<u>FIN 2014-G001</u> <i>Guidance to Financial Institutions on Marijuana Businesses (02/14/2014)</i>	✓			
<u>FIN-2014-R001</u> <i>Application of FinCEN's Regulations to Virtual Currency Mining Operations (1/30/14)</i>				✓
<u>FIN-2014-R002</u> <i>Application of FinCEN's Regulations to Virtual Currency Software Development and Certain Investment Activity (1/30/14)</i>				✓
<u>FIN-2013-A007</u> <i>Supplement on U.S. Currency Restrictions on Banks in Mexico (09/27/2013)</i>				✓
<u>FIN-2013-R001</u> <i>FinCEN Issues Ruling on Armored Car Service Transactions - Addresses CTR Filings When Customers Use Armored Cars (7/12/2013)</i>	✓			

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FAQs regarding the FINCEN Currency Transaction Report (4/1/2013)</u>	✓			
<u>FAQs Regarding the FinCEN Suspicious Activity Report (4/1/2013)</u>	✓			
<u>FIN 2013-G001</u> <i>FinCEN Issues Guidance on Virtual Currencies and Regulatory Responsibilities (3/18/13)</i>				✓
<u>FIN-2013-A001</u> <i>FinCEN Issues Advisory to Financial Institutions: Update on Tax Refund Fraud and Related Identity Theft (2/26/13)</i>	✓			
<u>FIN 2012-A010</u> - <i>Risk Associated with Third Party Payment Processors (10/22/2012)</i>	✓			
<u>FIN 2012-G005</u> <i>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)</i>	✓			
Notice - <u>Important Notice to Non-Bank Residential Mortgage Lenders and Originators (08/13/2012)</u>	✓			
<u>FIN 2012-R005</u> - <i>FinCEN Ruling -Compliance Obligations of Certain Loan or Finance Company Subsidiaries of Federally Regulated Banks and Other Financial Institutions (07/19/2012)</i>	✓			
<u>FIN 2012-A006</u> - <i>Update on U.S. Currency Restrictions in Mexico (07/18/2012)</i>	✓			
Press Release - <u>FinCEN Assesses Suspicious Activity Involving Title and Escrow Companies (07/11/2012)</u>				✓
Press Release - <u>FinCEN Marks the End of Paper SARs and CTRs - Final Reminder for Electronic Filing Requirement (06/29/2012)</u>	✓			
<u>FIN-2012-G003</u> <i>Guidance on Determining Eligibility for Exemption from Currency Transaction Reporting Requirements (06/11/2012)</i>	✓			
<u>Final Rule</u> - <i>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)</i>	✓			
<u>FIN-2012-A005</u> <i>Tax Refund Fraud and Related Identity Theft (03/30/2012)</i>	✓			
<u>FIN-2012-G002</u> <i>Filing FinCEN's New Currency Transaction Report and Suspicious Activity Report (03/29/2012).</i>	✓			

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>FIN-2012-A003</i> and <i>FIN-2012-A004</i> - <i>FinCEN Advisories - Guidance to Financial Institutions Based on the Financial Action Task Force Public Statement on Anti-Money Laundering and Counter-Terrorist Financing Risks</i> (03/06/2012)	✓			
<i>FIN-2012-A001</i> <i>FinCEN Advisory - Foreign-Located Money Services Businesses</i> (02/15/2012)	✓			
<i>FIN-2011-A016</i> <i>FinCEN Advisory - Account Takeover Activity</i> (12/19/2011)	✓			
Press Release - <i>FinCEN Issues Prepaid Access Final Rule</i> (07/26/2011)				✓
<i>FIN 2011-A009</i> – <i>Information on Narcotics and Bulk Currency Corridors</i> (04/21/2011)	✓			
Press Release - <i>FinCEN Releases Commercial Real Estate Fraud Analysis and Advisory</i> (03/30/2011)	✓			
Press Release – <i>FinCEN’s Streamlined Regulations in New 31 CFR Chapter X Became Effective on March 1, 2011</i> (03/01/2011)	✓			
<i>Amendment to the Bank Secrecy Act Regulations – Reports of Foreign Financial Accounts</i> (02/24/2011)	✓			
<i>FIN 2011-A003</i> <i>Advisory to Financial Institutions on Filing Suspicious Activity Reports Regarding Elder Financial Exploitation</i> (2/22/2011)	✓			
<i>FIN 2010-G006</i> <i>Sharing Suspicious Activity Reports by Depository Institutions with Certain U.S. Affiliates</i> (11/23/2010)	✓			
<i>FIN-2010-A014 Maintaining the Confidentiality of Suspicious Activity Reports</i> (11/23/2010)	✓			
News Release - <i>FinCEN Rule Strengthens SAR Confidentiality: Provides Guidance to Permit Sharing with Affiliates</i> (11/23/2010)	✓			
Guidance <i>FIN-2010-G004 Funds “Travel” Regulations: Questions & Answers</i> (11/09/2010)	✓			
<i>Advisory 2010-A011</i> – <i>Informal Value Transfer Systems</i> (09/01/2010)	✓			

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIN-2010-A007</u> <i>Newly Released Mexican Regulations Imposing Restrictions on Mexican Banks for Transactions in U.S. Currency (06/21/2010)</i>	✓			
<u>FIN-2010-A006</u> <i>Updated Advisory to Financial Institutions on Filing Suspicious Activity Reports Regarding Loan Modification / Foreclosure Rescue Scams (06/17/2010)</i>	✓			
<u>Press Release:</u> <i>FinCEN Warns Lenders to Guard Against Home Equity Conversion Mortgage Fraud Schemes (04/27/2010)</i>	✓			
<u>FIN-2010-A005:</u> <i>Advisory to Financial Institutions Filing Suspicious Activity Reports Regarding Home Equity Conversion Mortgage Fraud Schemes (04/27/2010)</i>	✓			
<u>FIN-2010-A001</u> <i>Advisory to Financial Institutions on Filing Suspicious Activity Reports Regarding Trade-Based Money Laundering (02/18/2010)</i>	✓			
<u>FIN-2010-G001</u> <i>Guidance on Obtaining and Retaining Beneficial Ownership Information (03/05/2010)</i>	✓			
<u>FIN-2009-R003</u> <i>Ruling on Customer Identification Rule – Address Confidentiality Programs(01/12/2010)</i>	✓			
<u>FIN-2009-A006</u> <i>Advisory to Financial Institutions on Filing Suspicious Activity Reports Regarding TARP-related Programs (10/14/09)</i>	✓			
<u>FIN-2009-G003</u> <i>Determining the Eligibility for Exemption from Currency Transaction Reporting Requirements (08/31/2009)</i>	✓			
<u>FIN-2009-R002</u> <i>Ruling on Treatment of Deposits by Armored Cars for Currency Transaction Report (CTR) Purposes (07/02/2009)</i>	✓			
<u>FIN-2009-G002</u> <i>Guidance on the Scope of Permissible Information Sharing Covered by Section 314(b) Safe Harbor of the USA PATRIOT Act (06/16/2009)</i>	✓			
<u>FIN 2009-G001</u> <i>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)</i>	✓			

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIN-2009-A001</u> <i>Guidance to Financial Institutions on Filing Suspicious Activity Reports regarding Loan Modification/Foreclosure Rescue Scams (04/06/2009)</i>	✓			
<u>News Release -</u> <i>FinCEN Announces Final Rule on Currency Transaction Exemption Reporting (12/04/2008)</i>	✓			
<u>Suspected Money Laundering in the Residential Real Estate Industry: An Assessment Based upon Suspicious Activity Report Filing Analysis (05/01/2008)</u>				✓
<u>FIN-2008-G005</u> <i>Filing Suspicious Activity Reports Regarding the Proceeds of Foreign Corruption (04/17/2008)</i>				✓
<u>FIN-2008-G002</u> <i>No Action Position to the CIP Rule for Broker-Dealers (03/04/2008)</i>				✓
<u>FIN-2008-G001</u> <i>Application of Correspondent Account Rules to the Presentation of Negotiable Instruments Received by a Covered Financial Institution for Payment (01/30/2008)</i>	✓			
<u>FIN-2007-G006</u> <i>Application of Definition of Money Services Business to Certain Owner-Operators of Automated Teller Machines Offering Limited Services (12/03/2007)</i>				✓
<u>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)</u>	✓			
<u>FIN-2007-G003</u> <i>Suspicious Activity Report Supporting Documentation (06/13/2007)</i>	✓			
<u>FIN-2007-G002</u> <i>Requests by Law Enforcement for Financial Institutions to Maintain Accounts (06/13/2007)</i>	✓			
<u>FIN-2006-G015</u> – <i>Customer Identification Programs and Banks Serving as Insurance Agents (12/12/2006)</i>	✓			
<u>News Release – FinCEN Advises Financial Industry on Potential Risks of Shell Companies (11/09/2006)</u>	✓			
<u>FIN-2006-G012</u> – <i>Conducting Independent Reviews of MSBs Anti-Money Laundering Programs (09/22/2006)</i>				✓

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIN-2006-G007</u> – <i>Frequently Asked Questions – Customer Identification Program Responsibilities Under the Agency Lending Disclosure Initiative (04/25/2006)</i>	✓			
<u>FIN-2006-A003</u> – <i>Guidance to Financial Institutions on the Repatriation of Currency Smuggled into Mexico from the United States (04/28/2006)</i>	✓			
<u>FIN-2006-G005</u> <i>Frequently Asked Questions – Businesses Cashing Their Own Checks (03/31/2006)</i>	✓			
Guidance: <u>Registration and De-Registration of Money Services Businesses</u> (02/03/2006)				✓
<u>Final Regulation Implementing Section 312 of the USA PATRIOT Act</u> (12/21/2005)	✓			
Guidance (<u>Frequently Asked Questions</u>) <u>Concerning Completion of Part II of FinCEN Form 104, Currency Transaction Report</u> (8/12/2005)	✓			
Guidance: <u>Interagency Interpretive Guidance on Customer Identification Program Requirements under Section 326 of the USA PATRIOT Act</u> (4/28/2005)	✓			
<u>FinCEN's Advisory</u> on Guidance to Money Service Businesses on Obtaining and Maintaining Banking Services (4/26/2005)				✓
<u>FinCEN Guidance 2004-02</u> – <i>Interpretation of Suspicious Activity Reporting Requirements to Permit the Unitary Filing of Suspicious Activity and Blocking Reports (12/2004)</i>	✓			
Comptroller of the Currency Issuances				
<u>OCC Interpretive Letter 1174</u> <i>OCC Chief Counsel's Interpretation on National Bank and Federal Savings Association Authority to Use Independent Node Verification Networks and Stablecoins for Payment Activities (1/4/2021)</i>				✓
<u>OCC Bulletin 2017-21</u> <i>Third Party Relationships – Frequently Asked Questions to Supplement OCC Bulletin 2013-29 (06/07/2017)</i>				✓
<u>OCC 2013-39</u> <i>Social Media: Consumer Compliance Risk Management Guidance (12/17/ 2013)</i>				✓

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<u>OCC 2013-29</u> <i>Third Party Relationships: Risk Management Guidance (10/30/2013)</i>				✓
<u>OCC Bulletin 2011-27</u> <i>Prepaid Access Programs – Risk Management Guidance and Sound Practices (06/28/2011)</i>				✓
<u>OCC 2008-12</u> <i>Risk Management Guidance: Payment Processors (04/24/2008)</i>				✓
<u>OCC Bulletin 39-2006: Automated Clearing House Activities</u> (09/01/2006)				✓
Office of Foreign Asset Control (OFAC)				
<u>Financial Sanctions</u>	✓			
U.S. Treasury Issuances				
<u>Press Release</u> – <i>United States, Australia, and the United Kingdom Jointly Sanction Key Infrastructure that Enables Ransomware Attacks (2/11/25)</i>	✓			
<u>Press Release</u> – <i>Treasury Sanctions Company Associated with Salt Typhoon and Hacker Associated with Treasury Compromise (1/17/25)</i>	✓			
<u>Press Release</u> <i>Treasury Announces <u>2020 National Strategy For Combatting Terrorist and Other Illicit Financing</u> (2/6/2020)</i>	✓			
<u>Press Release</u> – <i>Treasury and State Announce New Humanitarian Mechanism to Increase Transparency of Permissible Trade Supporting the Iranian People (10/25/19)</i>	✓			
<u>Press Release</u> – <i>Joint Fact Sheet on Foreign Correspondent Banking (8/30/2016)</i>	✓			
<u>Press Release</u> : <i>Treasury Takes Actions to Further Restrict North Korea’s Access to the U.S. Financial System (6/1/2016)</i>	✓			
<u>Treasury Identifies Belarusian JSC CredexBank as an Institution of “Primary Money Laundering Concern” (05/22/2012)</u>	✓			
OTHER RELATED MATERIAL				
FRB Minneapolis - <u>BSA Independent Testing Compliance</u> (12/17)				✓

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
CSBS Marijuana Licensing Map (9/22/17)				✓
CSBS Marijuana-Related Business Job Aid (requires log in)				✓
CSBS Issues BSA/AML Assessment Tool (1/18/2017)	✓			
Money Laundering and Financial Crimes (March 2014) an International Narcotics Control Strategy Report				✓
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	✓			