



TEXAS DEPARTMENT OF BANKING DOCUMENT REQUEST LIST FOR TRUST EXAMINATION

(Insert entity name, city here)

The following is a list of documents that will be used in the examination of your institution. Only those items marked with an **X** are required to meet the planned scope of this examination. Examiners will need either: (1) an electronic *copy* of a requested item for examination work papers; or, (2) *access* to the referenced information sometime during the onsite review, unless otherwise instructed. **To help expedite the examination process, please provide the name and number of the bank employee who may be contacted for each item requested.** Optional forms have been attached to the request list to facilitate transmittal of certain information. However, in all cases, if your institution has the requested information available in another format, examiners will use the internally generated document as long as the information can be readily verified and converted to the examination format.

Please submit the electronic documents, including this list with contacts identified, using the Department's upgraded Data Exchange System (**DEX 2.0**) which is accessed from the [Entity Log In](#) page of the Department website. Once you are logged in, select "Specialty Examinations" and then "Trust Examination Documents." You will find folders where you can upload your documents. Each folder relates to a section of this Request List.

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

Examination Commencement Date:	(ECD)	(Date)
Account Trial Balance Date & Audit Package:	(ATB)	(Date)
Financial Information Date:	(FID)	(Date)
Last Examination Date:	(LED)	(Date)

DOCUMENTS ARE REQUESTED FROM THE AREAS MARKED WITH AN "X".

Click on link to go to list.

#1-General	X	#4-Fiduciary Earnings	X
#2-Fiduciary Management	X	#5-Compliance	X
#3-Operations, Internal Controls, and Audit	X	#6-Fiduciary Asset Management	X

**TEXAS DEPARTMENT OF BANKING
TRUST EXAMINATION REQUEST LIST**

#1- General Items				
X	ITEM	AS OF	COPY OR ACCESS	CONTACT PERSON (Name and Number)
X	1-A. Detailed general ledger and income statement.	FID	Copy	
X	1-B. Officer's Questionnaire (Form attached))	FID	Signed Original	
X	1-C. Shareholders' minutes.	Since LED	Copy	
X	1-D. List of members of the Board of Directors (Form #1-D)	Most Recent Info.	Copy	
X	1-E. Board of Directors minutes – (include copies of attachments)	Since LED	Copy	
X	1-F. Board meeting packet	Most Recent	Copy	
X	1-G. All policy and procedures manuals; disaster recovery plan, strategy plan and/or profit goals.	FID	Access	

X=Indicates information requested

**TEXAS DEPARTMENT OF BANKING
TRUST EXAMINATION REQUEST LIST**

Form #1-D Directors

Name Physical Address City, State, Zip	Year of Birth	Net Worth (000's) / As of Date	Position & Principal Business Affiliations	Year Elected to Board	Year Joined Trust*	# of Shares Owned	Bank Fees/ Benefits

Insert additional rows if needed.
*Enter year if the Director is also a Trust Officer.

**TEXAS DEPARTMENT OF BANKING
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#2 – FIDUCIARY MANAGEMENT				
X	ITEM	AS OF	COPY OR ACCESS	CONTACT PERSON (Name and Number)
X	2-A. List of Executive officers (See Form # 2-A)	ECD	Copy	
X	2-B. List of trust committee members (See Form # 2-B)	ECD	Copy	
X	2-C. Trust Committee minutes. (Do not include attachments)	Since LED	Copy	
X	2-D. List of any other trust related committees and members (See Form # 2-C)	ECD	Copy	
X	2-E. Other Trust function-type committee minutes (Do not include attachments)	Since LED	Copy	
X	2-F. Name of legal counsel utilized for fiduciary matters.	ECD	Copy	
X	2-G. Written statement from counsel on status of any fiduciary litigation against the company, any director, or management.	ECD	Copy	
X	2-H. Reports of identified fraud/defalcation on any fiduciary accounts.	ECD	Copy	
X	2-I. List of training attended by officers and employees in the last year.	ECD	Copy	
X	2-J. Business plan for fiduciary activities, including products and services development and marketing plans.	ECD	Copy	
X	2-K. Resumes of any fiduciary management officer elected since the last examination.	ECD	Copy	
X	2-L. List of corporate insurance policies. (Form #2-L)	Most Recent	Copy	

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TRUST EXAMINATION REQUEST LIST**

#2 – FIDUCIARY MANAGEMENT				
X	ITEM	AS OF	COPY OR ACCESS	CONTACT PERSON (Name and Number)
X	2-M. Provide a list of own-bank/company pension plans or other employee benefit plans that are underfunded, or the bank has liability.	Most Recent	Copy	
X	2-N. Fiduciary organizational chart.	Most Recent	Copy	

X = Indicates information requested

**TEXAS DEPARTMENT OF BANKING
TRUST EXAMINATION REQUEST LIST**

**Form#2-A
Executive Officers**

Name & Title/ Time Devoted (% of week)	Year of Birth	Area of Responsibility	Year Joined Trust	Years in Current Position	Annual Compensation* Salary (S) Bonus (B) Other Benefits
TOTAL NUMBER OF OFFICERS LISTED ABOVE:		SUBTOTAL OF SALARIES FOR OFFICERS LISTED ABOVE:		\$	
TOTAL OTHER STAFF EMPLOYEES & JR. OFFICERS:		SUBTOTAL OF SALARIES FOR OTHER STAFF EMPLOYEES:		\$	
TOTAL SALARIES				\$	

Insert additional rows if needed.

***Include the most current annual salary and last calendar year bonus information.**

**TEXAS DEPARTMENT OF BANKING
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**Forms#2-B & #2-C
Trust Committees**

Name of Committee	
Principal Committee Function	
# Meetings Since Last Exam	
Number of Members	

Names of Committee Members	Year of Birth	Year Joined Trust*	Salary/Meeting Attendance Fee	Principal Business Interest(s)

Insert additional rows if needed.

***Include this date for committee members that are not already listed on the Directors or Executive Officers forms.**

**TEXAS DEPARTMENT OF BANKING
TRUST EXAMINATION REQUEST LIST**

**Form #2-L
Schedule of Corporate Insurance Policies**

Insurance Company And Selling Agent	Coverage	Amount	Deductible	CSV*	Premium Payments	Expiration Date

Insert additional rows if needed.

***CSV represents Cash Surrender Value**

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#3-OPERATIONS, INTERNAL CONTROLS, AND AUDITING				
X	ITEM	AS OF	COPY OR ACCESS	CONTACT PERSON (Name and Number)
X	3-A.1. External fiduciary audit report, management letter, and engagement letter.	Most Recent	Copy	
X	3-A.2. Internal fiduciary audit, audit program and audit schedule.	Most Recent	Copy	
X	3-B. Risk Assessment	Most Recent	Copy	
X	3-C. Provide a confirmation from each institution holding assets and a reconciliation of the confirmations to total fiduciary assets. (Utilize either location code report for unit reconciliation or the master asset listing for the reconciliation of book value or cost.)	ATB	Copy	
X	3-D. List of all suspense accounts and reconciliation of each.	ATB	Copy	
X	3-E. List of large cash balances and fiduciary overdrafts. (The list should include the name, account number, amount, and date of occurrence.)	ATB	Copy	
X	3-F. Listing of all assets held in fiduciary accounts that are pledged or restricted.	ATB	Copy	
X	3-G. Reconcilements for the trust company's demand deposit account and/or operating accounts for fiduciary activities.	Last 3 Months	Access	
X	3-H. Copy of Audit Policy and list of Audit Committee members.	ECD	Copy	
X	3-I. Safekeeping/custodial agreements with banks or other financial institutions. Also provide written agreements with all third-party service providers.	ECD	Copy	

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#3-OPERATIONS, INTERNAL CONTROLS, AND AUDITING				
X	ITEM	AS OF	COPY OR ACCESS	CONTACT PERSON (Name and Number)
X	<p>3-J. Order an “Audit Package” from your data processor which contains the following fiduciary reports at a minimum:</p> <p>(a) Trial balance by account type with totals for each type and overall totals at the end (e.g., personal, employee benefit, corporate, etc.) The list should include the name, account number, income cash, principal cash, and total investments per account.</p> <p>(b) Master property list, including name of asset, number of par/share/ units held, book value and market value with totals for each asset type and overall totals at the end. This list should be broken down by type of asset (cash, U. S. Gov't. municipals, equities, closely-held, real estate, oil and gas, unique, etc.), if possible.</p> <p>(c) Provide a Holder's list of each asset. (The list should be in the same order and include the same assets and same information as the master property list.)</p> <p>(d) Account holdings by asset including account number, name, type of assets, listing of assets, number of par/share/units, book value and market value with totals. (Security Cross Reference including unique assets or Portfolio listing.)</p> <p>(e) List of assets by location code including same information as Holder's list but broken down by location (such as all assets held in the vault should be listed together consecutively and totaled).</p>	ATB	Copy	

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**TEXAS DEPARTMENT OF BANKING
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#4 – FIDUCIARY EARNINGS				
X	ITEM	AS OF	COPY OR ACCESS	CONTACT PERSON (Name and Number)
X	4-A. Fee schedules and date last approved	ECD	Copy	
X	4-B. List of fiduciary losses or charge-offs, including settlements, waivers or similar compromise actions since the last examination.	Since LED	Copy	
X	4-C. List prospective accounts and approximate dollar amounts.	Current	Copy	
X	4-D. Budget for current fiscal year (Trust Departments).	ECD	Copy	
X	4-E. Prior year detailed income/expense statement compared to budget (Trust Departments).	ECD	Copy	
X	4-F. Current year detailed income/expense statement compared to budget (Trust Departments).	ECD	Copy	
X	4-G. List of most significant fees generated from large accounts or relationships			

X= Indicates information requested

**TEXAS DEPARTMENT OF BANKING
TRUST EXAMINATION REQUEST LIST**

#5 – COMPLIANCE				
X	ITEM	AS OF	COPY OR ACCESS	CONTACT PERSON (Name and Number)
GENERAL				
X	5-A. List of all related organizations, including affiliates, operating subsidiaries, etc. Detail the manner of affiliation, scope of activities of each affiliate, and any filed or threatened litigation affecting any or all affiliates. (Form # 5-A attached)	ECD	Copy	
X	5-B. List of all ongoing service arrangements, fee arrangements, lease payments, in-kind payments, and any other transfer of value with affiliates. List date of each agreement, terms, and amounts. (Form # 5-B attached)	Since LED	Copy	
X	5-C. All other agreements, guarantees, or hypothecations, between your institution and any related organization.	ECD	Copy	
X	5-D. Examination reports, financial information, audit reports, and regulatory filings, for all related organizations.	Most Recent	Access	
X	5-E. List of all fiduciary accounts holding stock or obligations of your institution or any affiliate. Detail account number/name, number of shares/debt balance and name of issuer, cost/market value, retention authority, and capacity.	FID	Copy	

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#5 – COMPLIANCE				
X	ITEM	AS OF	COPY OR ACCESS	CONTACT PERSON (Name and Number)
X	5-F. Reports of officer’s personal securities transactions. (transactions greater than \$10,000)	FID	Copy	
X	5-G. List of related interests of officers, directors, and principal shareholders.	ECD	Copy	
X	5-H. If a cash sweep is utilized, describe the sweep operation and provide a list of the investment vehicles utilized. (Provide a prospectus of each fund and any information regarding fee arrangements.)	Most Recent .	Copy	
<i>PERSONAL TRUSTS</i>				
X	5-I. List of all fiduciary accounts opened and closed.	Since LED	Copy	
X	5-J. List of all accounts in which a co-fiduciary relationship exists.	Most Recent	Copy	
X	5-K. List all estates, which have been under administration longer than 3 years.	Most Recent	Copy	
<i>EMPLOYEE BENEFIT TRUSTS</i>				
X	5-L. List of employee benefit trusts in which the trust company serves as plan administrator. (Include own-institution plans).	Most Recent	Copy	
<i>CORPORATE TRUST</i>				
	5-M. List of corporate trusts in default or that are currently “out-of-balance.” (Indicate the date and nature of the default, current status, and describe the actions taken or to be taken to cure the default.)	Most Recent	Copy	

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TEXAS DEPARTMENT OF BANKING TRUST EXAMINATION REQUEST LIST

ACCOUNT REQUEST LIST

Please provide the target asset allocation matrix for each investment objective. For accounts selected for review, the following items are requested, if applicable. **Each item should be compiled into folders separated by account number or name. Please upload all documents/folders to DEX 2.0:**

Item #	As of Date	Account Review Requested Document(s)
1		<p><i>Governing Documents:</i></p> <ul style="list-style-type: none"> • Trust Agreements • Amendments • Court Order (i.e., Consent, Guardianship, Settlement) • Death Certificate
2		<p><i>OFAC / CIP Compliance Documents:</i></p> <ul style="list-style-type: none"> • Copy of State Issued Driver's License • Copy of US or Government Issued Passport • Other Valid Form of Identification • OFAC Verification/Screening
3		<p><i>New / Closed Accounts:</i></p> <ul style="list-style-type: none"> • Account and Fee Acceptance • Account Open Checklist • Account Closed Checklist
4	Financial Date	<p><i>Administrative Information:</i></p> <ul style="list-style-type: none"> • Account Synopsis • Account Summary (written narrative) • Investment Discretion • Investment Objective, • Investment Portfolio/Policy Statement (IPS) • Investment Model Allocations • Fee Schedules • Pledge Statements
5	Most Recent	<p><i>Tax Documents:</i></p> <ul style="list-style-type: none"> • Income Tax Returns (Federal and/or State) • 1099's, 5498's, 706's, 709's, 8971's • Determination Letter • Estate Tax Closing Letter

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6	Financial Date	<p><i>Asset Holdings:</i></p> <ul style="list-style-type: none"> • Account Statement • Appraisals (Most recent) • Unique Asset Valuations (Most recent) • All Supporting Documentation for Unique Assets Held: partnership agreements, subscription agreements, offering memorandums, corporate business certificates, property deeds, inspections, insurance and taxes paid, lease agreements, division orders, note or mortgage agreements, insurance policy statement (i.e. cash surrender value).
7	Last 12 Months	<p><i>Transaction History:</i></p> <ul style="list-style-type: none"> • Disbursements • Discretionary Distributions • Client Request / Approval Forms • Letters of Authorization
8	Most Recent	<p><i>Account Reviews:</i></p> <ul style="list-style-type: none"> • Risk Audits or Review Rating • Initial Reviews • Administrative Reviews • Investment Reviews
9	Since Last Exam	<p><i>Key Correspondence:</i></p> <ul style="list-style-type: none"> • With Beneficiaries, Principals, Attorneys, etc. • Consent/Approvals of Distributions / Disbursements / Co-trustee Transactions • Communication regarding Investment Objectives and Concentrations • Retention Letters for Unique Assets, Own-Bank Assets • RMD Notifications

**TEXAS DEPARTMENT OF BANKING
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**Form#5-A
Related Organizations**

Organization	Relationship to Bank/Trust Co.	Scope of Activities	Pending Litigation?

Insert additional rows if needed.

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**Form #5-B
Transactions with Related Organizations**

Related Organization	Nature of Transaction	Date	\$ Amount	Terms

Insert additional rows if needed.

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#6 – FIDUCIARY ASSET MANAGEMENT				
X	ITEM	AS OF	COPY OR ACCESS	CONTACT PERSON (Name and Number)
X	6-A. List of securities/equities approved for purchase, retention and/or sale. (Approved Buy/Sell List).	ECD	Copy	
X	6-B. Investment background of each member of the committee responsible for investment.	ECD	Copy	
X	6-C. List of investment services utilized for investment advice.	ECD	Copy	
X	6-D. List of brokers /dealers utilized and commissions paid in the last year.	ECD	Copy	
X	6-E. List of trading errors or complaints against any broker/dealer utilized.	ECD	Copy	
X	6-F. Copy of last audit of each Collective Investment Fund.	ECD	Copy	
X	6-G. Promotional materials on Collective Investment Funds.	ECD	Copy	
X	6-H. List of closely held business held in fiduciary accounts	ECD	Copy	
X	6-I. List of partnership interests held in fiduciary accounts.	ECD	Copy	
X	6-J. List of all holdings of equity securities which exceed five (5) percent of the issuer's total shares outstanding and specify the percentage held, include own-institution or affiliate stock.	ECD	Copy	
X	6-K. List of worthless assets held for closed accounts.	ECD	Copy	
X	6-L. List of past due loans held in trust accounts.	ECD	Copy	
X	6-M. List of liabilities payable from the fiduciary accounts.	ECD	Copy	

X= Indicates information requested