

OFFICE OF FINANCIAL REGULATION (OFR) MANAGEMENT INFORMATION SYSTEMS CHECKLIST

Items to be reviewed at Board meetings (should document in minutes):

- Balance sheet and income statement, with a comparison to budget.
- Loan portfolio composition and movements.
- Deposit composition and movements.
- Detail of overhead expenditures.
- Ratio analysis for key areas.
- Regulatory capital calculations.
- Liquidity position.
- Anticipated sources and uses of funds, including total potential funding commitments.
- Loan pipeline.
- Interest rate risk assessment and margin analysis.
- Securities portfolio summary with book values, market values, maturity and repricing frequency, and purchase and sale activity.
- Large loans for consideration.
- Loan delinquency report.
- Allowance for loan and lease loss calculations.
- Internal loan grading/internal watch list.
- ORE and repo schedules.
- Charge-off and recovery schedule.
- Overdraft report
- Kiting report
- Review UBPR (quarterly)
- Large account balance changes (or other AML monitoring reports)