

## Examination Documentation (ED) Modules

The Examination Modules are an examination tool that focuses on risk management practices and guides examiners to establish the appropriate examination scope. The modules incorporate questions and points of consideration into examination procedures to specifically address a bank's risk management strategies for each of its major business activities. The modules direct examiners to consider areas of potential risk and associated risk control practices, thereby facilitating a more effective supervisory program. The modules are maintained and updated in Microsoft Word format to provide an easy work paper creation tool.

### Primary Modules

1. Risk Scoping Activities - [Core Analysis](#)
2. Capital Adequacy - [Core Analysis](#) - [Expanded and Impact Analysis](#)
3. Loan Portfolio Management and Review - [Core Analysis](#) - [Expanded and Impact Analysis](#)
4. Securities and Derivatives Examination Procedures - [Core Analysis](#) - [Expanded and Impact Analysis](#)
5. Other Assets and Liabilities - [Core Analysis](#) - [Expanded and Impact Analysis](#)
6. Management and Internal Control Evaluation - [Core Analysis](#) - [Expanded and Impact Analysis](#)
7. Earnings - [Core Analysis](#) - [Expanded and Impact Analysis](#)
8. Liquidity - [Core Analysis](#) - [Expanded and Impact Analysis](#)
9. Rate Sensitivity - [Core Analysis](#) - [Expanded and Impact Analysis](#)
10. Anti-Money Laundering/Bank Secrecy Act - [Please see the AML website](#)

### Supplemental Modules

1. Related Organizations - [Core Analysis](#) - [Expanded and Impact Analysis](#)
2. Electronic Funds Transfer Risk Assessment - [Core Analysis](#) - [Expanded and Impact Analysis](#)
3. Mortgage Banking - [Core Analysis](#) - [Expanded and Impact Analysis](#)
4. Credit Card Related Merchant Activities - [Core Analysis](#) - [Expanded and Impact Analysis](#)
5. International Banking - [Core Analysis](#) - [Expanded and Impact Analysis](#)
6. Securitization - [Core Analysis](#) - [Expanded and Impact Analysis](#)
7. Trust (Core) - [Core Analysis](#) - [Expanded and Impact Analysis](#)
8. Trust - Abbreviated - [Core Analysis](#)
9. Retail Insurance & Securities Sales Activities - [Core Analysis](#) - [Expanded and Impact Analysis](#)

## Loan and Other References

1. Construction and Land Development - [Core Analysis](#)
2. Commercial/Industrial Real Estate Loan Review - [Core Analysis](#)
3. Residential Real Estate Lending - [Core Analysis](#)
4. Commercial and Industrial Loans - [Core Analysis](#)
5. Agricultural Lending - [Core Analysis](#)
6. Lease Financing - [Core Analysis](#)
7. Floor Plan Loans - [Core Analysis](#)
8. Trouble Debt Restructuring - [Core Analysis](#)
9. Consumer Lending - [Core Analysis](#)
10. Credit Card Activities - [Core Analysis](#)
11. Subprime Lending - [Core Analysis](#)
12. Pooled Investment Vehicle Reference - [Core Analysis](#)
13. Personal Trust Reference - [Core Analysis](#)
14. Employee Benefit Reference - [Core Analysis](#)
15. Corporate Trust Reference - [Core Analysis](#)
16. Review of External Auditor Workpapers - [Core Analysis](#)
17. Home Equity Lending - [Core Analysis](#)
18. Bounced Check/Overdraft Protection Programs - [Core Analysis](#)
19. Real Estate Appraisal Programs - [Core Analysis](#)
20. Bank-Owned Life Insurance (BOLI) - [Core Analysis](#)
21. Commercial Real Estate Concentrations - [Core Analysis](#)
22. NonTraditional Mortgages (NTM) Reference - [Core Analysis](#)
23. Third Party Risk - [Core Analysis](#)
24. Brokered and High Rate Deposits - [Core Analysis](#)