

Finance and Accounting Administration

Accounting

- Accounts Payable and Other Liabilities
- Bancontrol/Correspondent Account
- General Ledger Entries
- Regulatory Reporting
- Troubled Debt Restructuring
- Fixed Assets and Bank Premises

Liquidity

We will conduct a cursory review of the Bank's Liquidity Processes and Contingency Funding. We utilize the FDIC guidance on Liquidity Management as well as the Interagency Statement on Liquidity Management to develop the review of the Bank's overall program.

- Policy & Procedures Review
- Board & Senior Management Oversight
- Funding Sources
- Liquidity Contingency Planning

Asset/Liability Management

Our review of Asset/Liability Management includes a review of the overall management of the Bank, Interest Rate Risk and Liquidity. Areas to be reviewed include:

- Interest Rate Risk
- Internal Control Assessment and Training
- Appropriateness of Data Input into the Risk Measurement System
- Accuracy and Completeness of the Risk Measurement System and Validity of Scenarios.
- Measurement System and Model Validity
- Calculation Validation of the Risk Measurement System

Investments

- Policy Review
- Test of Controls (Reconciliations, Segregation of Duties, and Safeguards Controls, etc.)
- Test of Account Summary Balances
- Board reporting and compliance with established investment goals and oversight