

CORPORATE RISK INFORMATION SYSTEM

Corporate Credit Union:

Effective Date:

FINANCIAL RISK AND RISK MANAGEMENT COMPOSITES (1 to 5):

	EXAM	COMMENTS
Financial Risk:		
Empirical Capital Component Rating:		
Earnings Component Rating:		
Interest Rate Risk Exposure Component Rating:		
Liquidity Risk Exposure Component Rating:		
Credit Risk Component Rating:		

Risk Management:		
Capital Accumulation Planning Component Rating:		
Profit Planning & Control Component Rating:		
Interest Rate Risk Mgmt. Component Rating:		
Liquidity Risk Mgmt. Component Rating:		
Credit Risk Management Component Rating:		
Board Oversight, Audit & Compliance Component Rating:		
Operations Component Rating:		

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Empirical Capital Component Rating:	EXAM	COMMENTS
Retained Earnings Ratio:		
Core Capital Ratio:		
Total Capital Ratio:		
Capital Trends:		
Ratio:		
Dollars:		
Other Factors:		

	EXAM	COMMENTS
Capital Accumulation Planning Component Rating:		
Reasonableness of Capital Accumulation Plan:		
Other Evaluation Factors:		

	EXAM	COMMENTS
Earnings Component Rating:		
NI Level:		
Trends:		
Composition:		
Gross Income:		
Cost of Funds:		
Fee Income:		
Operating Expenses:		
Other Factors:		

	EXAM	COMMENTS
Profit Planning & Control Component Rating:		
Budgeting and Reporting:		
Relation to Capital Plans:		
Cost Accounting Systems:		
Product Profitability:		
Pricing Strategies:		
Other Factors:		

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	EXAM	COMMENTS
Interest Rate Risk Exposure Component Rating:		
NEV Base Ratio:		
NEV Exposure Measure:		
NEV Volatility Measure:		
Other Evaluation Factors:		

	EXAM	COMMENTS
Interest Rate Risk Mgmt. Component Rating:		
Robustness of NEV Model:		
FAS 115 Classifications:		
Additional NEV and Stress Testing:		
Modeling Process / Internal Control:		
ALCO Documented Strategies:		
Compliance Program:		
Third Party Validation:		
Policies/Procedures:		
Other Evaluation Factors:		

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	EXAM	COMMENTS
Liquidity Risk Exposure Component Rating:		
Asset/Liability Concentrations:		
Core Funds Determination:		
Cash Budgeting:		
Other Factors:		

	EXAM	COMMENTS
Liquidity Risk Mgmt. Component Rating:		
Policies/Procedures:		
Objectives:		
Contingency Plans:		
Alternative Funding Sources:		
Development:		
Maintenance:		
Testing:		
Commercial Paper:		
Repurchase:		
FAS 115 Classifications:		
Disintermediation Plan:		
Early Withdrawal Penalties:		
Compliance/Monitoring:		
Other Factors:		

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	EXAM	COMMENTS
Credit Risk Component Rating:		
Concentration by Invest. Type:		
Concentration by Issuer:		
Concentration by Sector or Industry:		
Diversification by Credit Rating:		
Concentrations of Loans, Commitments, and Guarantees:		
Other Factors:		

	EXAM	COMMENTS
Credit Risk Management Component Rating:		
Quality of Policies:		
Quality of Written Procedures:		
Loan Underwriting Practices:		
Credit Administration, Documentation and Reporting (Investments):		
Asset Quality:		
Other:		

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	EXAM	COMMENTS
Board Oversight, Audit & Compliance Component Rating:		
Overall Strategic Planning:		
Succession Planning:		
Ability to Attract and Retain Staff:		
Quality of Policy Making:		
Quality of Infrastructure:		
Effectiveness of Board:		
Effectiveness of Committees:		
Effectiveness of Senior Mgmt:		
Independence and Effectiveness of Compliance Function:		
Responsiveness to Supervision:		
Accounting & Financial Reporting:		
Internal Audit Function:		
External Audit Function:		
Cross Training & Backup:		
Continuing Education:		
Legal Issues and Management:		
Use of Consultants:		
Vendors & Outsourcing of Services:		
Other Factors:		

	EXAM	COMMENTS
Operations Component Rating:		
Completeness and Effectiveness of Documented Procedures:		
Adequacy of Operational Internal Controls:		
Adequacy of Management of MIS Systems Risks including LAN, Wire, ACH, and Item Processing Controls:		
Other Factors as Applicable:		