

Risk and Compliance Governance	<ul style="list-style-type: none"> <li>• Organizational structure/roles for risk and compliance</li> <li>• Board and bank committees</li> <li>• Risk and compliance culture</li> </ul>
Credit and Market Risks	<ul style="list-style-type: none"> <li>• Loan concentrations and quality</li> <li>• Liquidity and interest rates</li> <li>• Stress testing portfolios</li> <li>• Hot issues from the regulators</li> </ul>
Consumer Compliance	<ul style="list-style-type: none"> <li>• Compliance program</li> <li>• Risk assessments and audits</li> <li>• Hot issues from the regulators</li> </ul>
Compliance and Operational Risk: Anti-Money Laundering and Fraud Prevention	<ul style="list-style-type: none"> <li>• BSA, AML, OFAC programs</li> <li>• Fraud prevention program</li> <li>• Cross-channel fraud and ID theft</li> <li>• Risk assessments</li> <li>• Technologies</li> <li>• Employee training</li> </ul>
Operational Risk: Information Security, Privacy, and Vendor Risk	<ul style="list-style-type: none"> <li>• Information security program</li> <li>• Data privacy risk assessment</li> <li>• Vendor risk assessment</li> <li>• Technologies</li> <li>• Employee training</li> </ul>
Operational Risk: Business Continuity and IT Recovery	<ul style="list-style-type: none"> <li>• BIA assessment and prioritization</li> <li>• IT, business unit, and vendor recovery strategies</li> <li>• Testing activities</li> <li>• Technologies</li> <li>• Employee training</li> </ul>