

1. ANNUAL OUTSOURCED ENTERPRISE RISK MANAGEMENT COSTS (\$)
Exclude

- Software costs (See Information Technology [13])

	Annual Outsourced Cost \$
External Audit	
Outsourced Internal Audit	
Outsourced Compliance	
Outsourced Loan Review	
Outsourced Physical Security	
Outsourced Computer Security	
Outsourced Disaster Recovery / Business Continuity	
Outsourced Vendor Management	
Outsourced Other Enterprise Risk Mgmt. (i.e. SOX, Fraud, BSA/AML, Privacy)	

2. CHIEF RISK OFFICER FTE
Include

- Overseeing /management function of the enterprise risk of your organization

Exclude

- Completing specific ERM functions / day-to-day tasks captured elsewhere in this section (i.e., audit, compliance, fraud/investigations, or other non-management functions)

Answer: _____

Format: 0.00

3. INTERNAL AUDIT FTE
Include

- Internal audit function

Exclude

- Fraud investigations (see 'Fraud/Investigations' [14])

Answer: _____

Format: 0.00

4. COMPLIANCE / SOX / CRA FTE
Include

- Oversight of institution's overall compliance, Sarbanes-Oxley Act (SOX), community reinvestment act (CRA) policies in all business lines, Home Mortgage Disclosure Act (HMDA) testing.

Exclude

- Routine compliance reporting (part of routine job functions within respective departments)

Answer: _____

Format: 0.00

5. LOAN REVIEW FTE

Include	<ul style="list-style-type: none">In-house loan review function
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Answer: _____

Format: 0.00

6. FRAUD / INVESTIGATIONS FTE

Include	<ul style="list-style-type: none">Researching and investigating fraud activity
Exclude	<ul style="list-style-type: none">Operations activities related to basic NSF ('NSF/Courtesy Pay/Rejected Items/Returned Items' [11])Operations activities related to Deposit collections (See 'Deposit collector' [12A])Operations related to card dispute and charge backs (See 'Cards and Payments' [04])

Answer: _____

Format: 0.00

7. PHYSICAL SECURITY FTE

Include	<ul style="list-style-type: none">Overseeing the overall physical security program
Exclude	<ul style="list-style-type: none">Maintenance / facilities / Card Access (see 'Facilities & Office Services' [17A])Outsourced physical security function (See 'Outsourced physical security cost' [14])

Answer: _____

Format: 0.00

8. IT / COMPUTER SECURITY FTE

Include	<ul style="list-style-type: none">IT Security even if FTE reports to IT
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Answer: _____

Format: 0.00

9. DISASTER RECOVERY / BUSINESS CONTINUITY FTE

Include	<ul style="list-style-type: none">Disaster Recovery and Business Continuity activities, even if FTE reports to Operations or ITRun alert system, test plan
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Answer: _____

Format: 0.00

10. BANK SECRECY ACT / ANTI MONEY LAUNDERING FTE

Include

- Daily monitoring of compliance reporting such as Bank Secrecy Act, Anti-Money Laundering and other regulations
- Customer Identification Program/Red Flag Monitoring (ID Theft, Address Change Verification, Return Mail)

Answer: _____

Format: 0.00

11. PRIVACY FTE

Include

- Allocated time focused on your organization's privacy program

Answer: _____

Format: 0.00

12. VENDOR MANAGEMENT FTE

Include

- Vendor management program functions (contracts, SSAE16, (SAS 70), negotiations, etc.)

Exclude

- Day-to-day IT vendor contract, relationship management (See 'Business Analyst' [13])

Answer: _____

Format: 0.00

13. ENTERPRISE RISK MANAGEMENT - OTHER FTE

Include

- Enterprise Risk management functions not included in other categories

Exclude

- Managers should be included in their specific focus i.e., compliance Manager should be allocated to 'Compliance FTE' [included in this section]

Answer: _____

Format: 0.00

14. ENTERPRISE RISK MANAGEMENT - OTHER - FTE DESCRIPTION

Answer: _____

15. CORPORATE INSURANCE FTE

Include

- Overseeing and managing the organization's insurance policies

Answer: _____

Format: 0.00

16. ANNUALIZED LEVEL OF FRAUD LOSS DOLLARS (\$) EXPERIENCED BY YOUR ORGANIZATION AT THE TIME THEY WERE BOOKED IN THE FOLLOWING MAJOR AREAS

Exclude

- Forced closed checking accounts for NSF charge-offs (See Deposit Operations)
- Loan losses
- Recoveries

	Annualized Fraud \$ Losses
Teller Over/Short	
Identity Theft	
Check Fraud	
Employee/Internal Fraud	
Reg E Debit Card	
Reg E ATM	
Reg E Credit Card	
Other Fraud Losses	