

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 (including 3rd party security guards) | |
| Outsourced Computer Security | |
| Outsourced Disaster Recovery / Business Continuity | |
| Outsourced Vendor Management | |
| Outsourced Other Enterprise Risk Mgmt. (i.e. SOX, Fraud, BSA/AML, Privacy) | |

2. 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 | |
| Debit Card | |
| ATM | |
| Credit Card | |
| Other Fraud Losses | |

3. RISK MANAGEMENT FTE

Include

- Management & oversight of the enterprise risk function of your organization
- Chief Risk Officer

Exclude

- Management time 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

4. BRANCH AUDIT FTE

| | |
|----------------|---|
| Include | <ul style="list-style-type: none">Internal branch audit function, regardless of where the function resides |
| Exclude | <ul style="list-style-type: none">All other internal audits, e.g., departmental auditsFraud investigations |

Answer: _____

Format: 0.00

5. INTERNAL AUDIT FTE

| | |
|----------------|--|
| Include | <ul style="list-style-type: none">Internal audit function regardless of where the function residesTime spent on departmental audits |
| Exclude | <ul style="list-style-type: none">Fraud investigationsBranch audits |

Answer: _____

Format: 0.00

6. COMPLIANCE / SOX FTE

| | |
|----------------|---|
| Include | <ul style="list-style-type: none">Oversight of institution's overall compliance, Sarbanes-Oxley Act (SOX), Home Mortgage Disclosure Act (HMDA) testing. |
| Exclude | <ul style="list-style-type: none">Routine compliance reporting (part of routine job functions within respective departments)Community Reinvestment Act (CRA) policies and administration |

Answer: _____

Format: 0.00

7. COMMUNITY REINVESTMENT ACT FTE

| | |
|----------------|---|
| Include | <ul style="list-style-type: none">Development, implementation, & administration of all aspects of the CRA compliance programEstablishes, participates, & maintains relationships with community-based, charitable and non-profit organizationsCommunity reinvestment act (CRA) policies in all business lines |
|----------------|---|

Answer: _____

Format: 0.00

8. LOAN REVIEW FTE

| | |
|----------------|---|
| Include | <ul style="list-style-type: none">In-house loan review functionSampling commercial loans for credit/ file quality, post-boarding |
|----------------|---|

Answer: _____

Format: 0.00

9. 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

10. 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

11. IT / COMPUTER SECURITY FTE

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

Answer: _____

Format: 0.00

12. 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 IT Run alert system, test plan |
|----------------|--|

Answer: _____

Format: 0.00

13. BANK SECRECY ACT / ANTI MONEY LAUNDERING FTE

| | |
|----------------|--|
| Include | <ul style="list-style-type: none"> 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

14. PRIVACY FTE

| | |
|----------------|---|
| Include | <ul style="list-style-type: none"> Allocated time focused on your organization's privacy program |
|----------------|---|

Answer: _____
Format: 0.00

15. VENDOR MANAGEMENT FTE

| | |
|----------------|---|
| Include | <ul style="list-style-type: none"> Vendor management program functions (contracts, SSAE16, (SAS 70), negotiations, etc.) |
| Exclude | <ul style="list-style-type: none"> Day-to-day IT vendor contract, relationship management (See 'Business Analyst' [13]) |

Answer: _____
Format: 0.00

16. ENTERPRISE RISK MANAGEMENT - OTHER FTE

| | |
|----------------|---|
| Include | <ul style="list-style-type: none"> Enterprise Risk management functions not included in other categories |
| Exclude | <ul style="list-style-type: none"> 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

17. ENTERPRISE RISK MANAGEMENT - OTHER - FTE DESCRIPTION

Answer: _____

18. CORPORATE INSURANCE FTE

| | |
|----------------|---|
| Include | <ul style="list-style-type: none"> Overseeing and managing the organization's insurance policies |
|----------------|---|

Answer: _____
Format: 0.00

19. AVERAGE ENTERPRISE RISK MANAGEMENT RESOURCE COST

| | |
|----------------|--|
| Include | <ul style="list-style-type: none"> Total salaries and benefits expense per FTE (including management, branch audit, internal audit, compliance / SOX, CRA, loan review, fraud investigations, physical security, IT / computer security, disaster recovery / business continuity, BSA / AML, privacy, vendor management, other FTE) |
|----------------|--|

Answer: _____
Format: \$0