
A.M. BEST COMPANY

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OLDWICK, NEW JERSEY 08858
908-439-2200

REQUESTED DATA ITEMS

As of 08/07

BANKING

US

1. CORPORATE & ORGANIZATIONAL STRUCTURE

- List of Board members and senior officers, including each Director or senior officer's bio (e.g. occupation or position and length of service)
- Organizational charts for the bank, bank holding company, and any operational subsidiaries and affiliates including the key officers and their areas of responsibility
- Copy of the three most recent Board Meeting packets
- List of transactions between the bank and its holding company, as well as between the bank and its affiliate(s), within the past 12 months
- Copy of the most recent Strategic Business Plan for near, intermediate and longer term
- Copy of policy on transactions with related parties, if any
- List any explicit supports from third parties (e.g., guarantees, commitments), if any

2. ANNUAL REPORTS OF BANK AND ITS GROUP

- Copies of most recent 3 years' of FR-Y6 filings and 2 years of quarterly reports of Consolidated, Parent-only, and non-bank financial statements (if any, other than Call and Y-9 reports)
- Complete shareholder list
- Consolidating statements for all subsidiaries contributing to at least 5% of assets or earnings and consolidated financial statements for unconsolidated subsidiaries that represent at least 5% of assets or earnings

3. BUSINESS PROFILE DESCRIPTION

- Descriptions of core businesses and competencies—for both the present and future
- List of local markets (e.g.) towns or neighborhoods



- Risk selection criteria (e.g.) long-term businesses only vs. start-ups)
- Breakdown of earnings by business line - if available

4. BALANCE SHEET STRENGTH

- Breakdown of loan portfolio, Real Estate Loans, Securities Portfolio, Trading Portfolio, and Derivatives Portfolio
- Funding and Liquidity profile, including deposit-taking strategies
- Capitalization: Policy on capital targets, capital structure, capital growth strategies, dividend policy, details on economic capital model and history of the Other Comprehensive Account
- Off-Balance Sheet Information

5. RISK MANAGEMENT SYSTEMS & POLICIES

- Copy of the Lending & Credit Risk Management Policy
- Copy of the Liquidity Policy and/or Funding Strategy Statement
- Copy of Risk Management Policy & Procedures including Disaster Recovery Plan, Other Contingency Plan and Asset Liability Management/Interest Rate Risk Management Policy
- Copy of the three most recent management reports for each risk category
- Hedging Strategy for each category, including derivatives strategies and insurance coverage
- Other risk mitigation strategies

6. OTHER INFORMATION

- List any pending or significant litigation, including a short summary of the case(s), the anticipated or final outcome of the case(s), and an assessment of the potential or actual impact on the bank's operation
- List any other compliance issues with regulatory or governmental bodies (IRS, SEC, Banking regulatory agencies, State regulators, etc.)
- Copy of any debt agreements, including LOC's, trust preferred indentures and any other credit agreements.



7. ADDITIONAL APPENDIX INFORMATION

- Business Strategy
- Earnings Breakdown
- Loan Portfolio
- Real Estate Loans
- Securities Portfolio
- Trading Portfolio
- Derivatives Portfolio
- Funding and Liquidity Profile
- Off-Balance Sheet Information

