



RFI/C(D) Subcomponents

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Risk management subcomponents and financial subcomponents

Risk Management Subcomponents

Board and Senior Management Oversight	Evaluates the adequacy and effectiveness of board and senior management's understanding and management of risk inherent in the organization's activities, as well as general capabilities of management.
Policies, Procedures and Limits	Evaluates the adequacy of policies, procedures and limits given risks inherent in the organization and its goals and objectives.
Risk Monitoring and Management Information Systems	Assesses the adequacy of risk measurement and monitoring and the adequacy of management reports and information systems.
Internal Controls	Evaluates the adequacy of internal controls and audit procedures, accuracy of financial reporting and disclosure, and the independence of control areas from business lines.

Financial Subcomponents

Capital	Reflects the adequacy of consolidated capital from both a regulatory and economic perspective.
Asset Quality	Evaluates the quality of the organization's consolidated assets, both on- and off-balance sheet and the level of criticized and nonperforming assets.
Earnings	Reflects the quality of consolidated earnings, the level, trend and sources of earnings and the capacity for capital augmentation.
Liquidity	Reflects the consolidated organization's ability to attract and maintain sources of funds necessary to support operations and meet obligations.

