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Description of document:	Federal Deposit Insurance Corporation (FDIC) assessment of handling and marking of nonpublic information among Financial Stability Oversight Council (FSOC) members, 2012
Requested date:	06-May-2016
Release date:	13-February-2020
Posted date:	16-March-2020
Source of document:	FOIA Request Department of the Treasury FOIA and Transparency Washington, DC 20220 Fax: 202-622-3895

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February 13, 2020

RE: FDIC FOIA Log Number 20-0002-REF

This letter is in response to the Freedom of Information Act (FOIA) request—USDT FOI/PA 2016-05-106—that you submitted to the United States Department of the Treasury (USDT) on May 6, 2016 and was received by our office on October 16, 2019. In this request you were seeking:

[A] copy of the assessment of difference among FSOC members of controls over the handling and marking of non-public information. This assessment was compiled by the FSOC Data Committee during 2012.

The USDT forwarded six records (174 pages) to the FDIC for review and direct response to you. These records were deemed responsive by the USDT.

We have completed our disclosure review and have determined that the referred records may be released in part. Enclosed are copies of the records that are being released. Certain information in these records has been redacted pursuant to FOIA Exemption 7E, 5 U.S.C. § (b)(7)(E).¹

You may contact me by telephone at 703-562-2705 or by email at mtoland@fdic.gov for further assistance or to discuss any aspect of your request. You may also contact our FOIA Public Liaison, FDIC Ombudsman M. Anthony Lowe at MLowe@FDIC.gov or by telephone at 312-382-6777. Additionally, you may contact the Office of Government Information Services (OGIS) at the National Archives and Records Administration to inquire about the FOIA mediation services they offer. The contact information for OGIS is as follows: Office of Government Information Services, National Archives and Records Administration, 8601 Adelphi Road-OGIS, College Park, Maryland 20740-6001, email at ogis@nara.gov; telephone at 202-741-5770; toll free at 1-877-684-6448; or facsimile at 202-741-5769.

If you are not satisfied with the response to this request, you may administratively appeal by writing to the FDIC's General Counsel. Your appeal must be postmarked or electronically transmitted within 90 days of the date of the response to your request. Your appeal should be addressed to the FOIA/PA Group, Legal Division, FDIC, 550 17th Street, N.W., Washington,

¹ Exemption 7(E) affords protection to all law enforcement information that “would disclose techniques and procedures for law enforcement investigations or prosecutions, or would disclose guidelines for law enforcement investigations or prosecutions if such disclosure could reasonably be expected to risk circumvention of the law.”

FOIA Request 20-0002-REF
February 13, 2020

D.C. 20429. Please refer to the log number and include any additional information that you would like the General Counsel to consider.

Sincerely,

/Signed/

Michael J. Toland, Ph.D.
Government Information Specialist
FOIA/Privacy Act Group

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Enterprise Information Management
Conceptual Data Model v2.0
All Families of Data

Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Financial	Account	An Account is a primary named segment of the general ledger which records transactions relevant to the matter named during a fiscal period and the resulting balance.							
Corporate Financial	Account Group	An Account Group is a major accounting category used to classify an account.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Financial	Accounting Entity	An Accounting Entity is a mechanism for aggregating, monitoring, allocating, and reporting the assets, liabilities, income, expenses, and cashflows incurred by the Corporation for financial and management reporting purposes. Accounting entities include Receiverships, Conservatorships, Corporate Purchase, Assistance Agreements, Bridge Banks, and Subsidiaries.							
Procurement	Administrative Evaluation	An Administrative Evaluation is a test or study conducted to investigate and determine the suitability of an activity that determines or supports management accountability, effectiveness, and efficiency.							
Administrative Support Service & Facility	Administrative Service	An Administrative Service is a benefit provided to individuals and organizations within the FDIC, pertaining to personnel and corporate administration and facility needs.							
Financial Institution	Affiliate	An Affiliate is an organization under common ownership or voting control with the financial institution.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Insurance	Assessment	An Assessment is a fee charged to a financial institution to pay for deposit insurance.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Insurance	Assessment Audit	An Assessment Audit is a review of a financial institutions risk class and premium assessment. Information included in the assessment audit report includes related schedules and work-papers. This information might include resulting output, such as assessment base changes, and does include the assessment premium and interest changes.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Insurance	Assessment Settlement	An Assessment Settlement is an amount that may be credited or debited for a financial institutions assessment premium.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Resolutions & Receiverships	Asset Bid	An Asset Bid is a formal purchase offer on the assets being sold in a failed financial institution asset sale.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Resolutions & Receiverships	Asset Bidder	An Asset Bidder is a legal entity that submits a formal bid for the purchase of the assets of a failed financial institution.							
Resolutions & Receiverships	Asset Claim	An Asset Claim is a formal request made to address breaches of representations and warranties made in the asset sale which can result in non-monetary cures, monetary cures, and repurchases.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Resolutions & Receiverships	Asset Claimant	An Asset Claimant is an individual or entity that makes a formal request to address breaches of representations and warranties made in the asset sale which can result in non-monetary cures, monetary cures and repurchases.							
Resolutions & Receiverships	Asset Sale	An Asset Sale is the transfer of ownership of financial institution assets to the private sector and the possible write-off of remaining balances. Sales of assets include sale to the acquirer, securitization, auction, write-off of remaining balances, and other forms of sale.							
Resolutions & Receiverships	Asset Servicer	An Asset Servicer is a third-party that provides services to manage or dispose of the assets of a failed financial institution.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Resolutions & Receiverships	Asset Valuation	An Asset Valuation is an estimated current worth of capital or fixed assets collected to help estimate the value of one or more assets from a failing institution. Process definition: The estimated value of assets information collected to help estimate the value of one or more assets from a failing financial institution. For pools of assets, specific assets are chosen from a statistical sample and their value is extrapolated over the entire pool. The valuation is used to help estimate the FDIC's net loss for a failing financial institution, as a minimum selling price for the asset or pool, and to estimate the value of receivership assets as needed. Corporate purchased assets are handled in the same manner.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Resolutions & Receiverships	Assistance Agreement	An Assistance Agreement is a mutual arrangement by which the FDIC provides financial assistance to a failing financial institution.						
Enterprise Operating Data	Audit	An Audit is an independent review of a program, set of practices or procedures usually against a standard or metric to determine compliance and/or performance. The term "Audit" for these purposes includes OIG evaluations.						
Enterprise Operating Data	Authorization	An Authorization is a granting of power offered to an individual or job position by FDIC management. Authorizations include both the formal delegations of authority and informal granting of authority to individuals or groups.						

(b)(7)(E)

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Information Resource Management	Automated System Access Control	An Automated System Access Control is a mechanism established to ensure only authorized individuals have access to any part of an FDIC automated system.						
Corporate Personnel	Award	An Award is a formal recognition of an employee's excellent contributions.						
Corporate Personnel	Award Nomination	An Award Nomination is a recommendation of an employee for something that is conferred or bestowed on the basis of merit, excluding any portion that affects annual adjusted salary.						

(b)(7)(E)

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Bank Secrecy Act Anti-Money Laundering Examination	A Bank Secrecy Act Anti-Money Laundering (BSA/AML) Examination is an on-site risk-based evaluation of an institution's compliance program in identifying and controlling risks associated with money laundering and terrorist financing.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	Benefit	A Benefit is an option chosen by an employee of the Corporation to receive, or participate in a benefit program offered by the Corporation.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	Board Case	A Board Case is a comprehensive memorandum prepared when requesting the appropriate levels of authority to take a recommended action. A Board Case includes a board memo, resolution, related exhibits, and a draft Federal Register Notice.							
Enterprise Operating Data	Board Meeting	A Board Meeting is a gathering of the FDIC Board of Directors at a particular time or place and the associated documentation prepared for the meeting. A Board Meeting may be open or closed to the public.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Enterprise Operating Data	Board Meeting Minutes	Board Meeting Minutes is an official record of a board meeting. All Board Meeting Minutes are available to the public upon request.						
Enterprise Operating Data	Board Statement of Policy	A Board Statement of Policy is an official statement of FDIC's position on one or more issues, primarily issues related to FDIC's role as regulator and insurer.						

b)(7)(E)

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Resolutions & Receiverships	Bridge Bank	A Bridge Bank is a newly created financial institution that succeeds to substantially all of the assets and liabilities of a failed financial institution, when it has been determined that keeping the business operations running for a period of time will enhance the final resolution. Bridge Bank data relates to general administrative matters, expenses and other operational information that is not readily assigned to other enterprise entities.							
Corporate Financial	Budget	A Budget is a plan which projects the cost of resources needed to accomplish corporate or project goals and objectives within a specified period. It is comprised of the following components: On-Going operations, Receivership Funding and Investment Budgets.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	Business Application	A Business Application is a discrete, interrelated set of information resources organized for the collection, processing, maintenance, use, sharing, dissemination or disposition of information in support of a FDIC business function. An application includes, at a minimum, one or more programs (lines of code are either compiled or interpreted and executed at runtime) and a data component, such as a database or file that is either created, read, updated or deleted when the program is executed.							
Enterprise Operating Data	Business Continuity Plan	A Business Continuity Plan is a document that contains guidance on reconstructing and continuing the business of the FDIC. A Business Continuity Plan defines transportation of key personnel and alternative operational locations to be used to conduct FDIC business in the event of an emergency or disaster.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Enterprise Operating Data	Business Line	A Business Line is a broad classification of work that is essential for an organization to accomplish its mission. The three primary FDIC Business Lines are receivership management, insurance, and supervision. Also known as Line of Business.						
Enterprise Operating Data	Business Process	A Business Process is a series of actions, changes, or functions bringing about a business result.						

(b)(7)(E)

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	Business Requirement	A Business Requirement is a detailed description of a functional need that could be supported by an FDIC automated system.							
Corporate Personnel	Candidate	A Candidate is a person nominated for or seeking a particular job position. A candidate may be an FDIC employee or an individual from outside of the Corporation.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Training	Class	A Class is an instance of a training course being taught at some point in time.							
Corporate Training	Class Schedule	A Class Schedule is a list of sessions of training courses, indicating the type of presentation (classroom, computer-based, web-based, conference, etc.), location, start and end dates, start and end times, and current/maximum enrollment.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	Committee	A Committee is a group of individuals authorized to fulfill a charter of one or more responsibilities.							
Public & Financial Industry Affairs	Community Contact	A Community Contact is an individual from whom the FDIC may solicit information regarding an institution performance of the Community Reinvestment Act (CRA).							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Community Reinvestment Act Examination	A Community Reinvestment Act (CRA) Examination is an evaluation of an institution's performance in helping to meet the credit needs of its entire community. Various evaluation methods are used by examiners to account for basic differences in institutions' structures and operations.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	Compensation	Compensation is the salary and other benefits (health care insurance, annual and personal leave, savings plans, etc.) paid to or on behalf of the employees of the Corporation as recompense for work performed.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Public & Financial Industry Affairs	Complaint	A Complaint is a concern expressed verbally or in writing regarding one or a set of financial institutions or the financial industry in general.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Compliance Examination	A Compliance Examination is a risk-based evaluation of an institution's compliance management policies, procedures, and internal controls for ensuring the institution's compliance with federal consumer laws and regulations. Examination findings are used to initiate corrective actions when violations of law or regulation are identified, or when the institution's policies or internal controls are deficient, in order to improve the overall compliance posture of the institution.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	Conceptual Data Model	A Conceptual Data Model is a business model which depicts a high-level business understanding of the FDIC data resource.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Public & Financial Industry Affairs	Contact	A Contact is an individual who initiates communication with FDIC to request information, register a complaint or act as source of special information.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Public & Financial Industry Affairs	Contact Event	A Contact Event is a specific instance of communication with the FDIC. A Contact Event may be initiated by several methods including phone, email or written request.							
Procurement	Contract	A Contract is an agreement between a vendor and the FDIC for the acquisition of goods and/or services.							
Procurement	Contract Award	A Contract Award is a selection by the FDIC of the offeror most qualified to successfully perform FDIC's requirements under a proposed contractual agreement. An award decision is based upon an evaluation of the offeror's proposals or quotations that reflect the best value to the FDIC.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Procurement	Contract Award Protest	A Contract Award Protest is a written objection by an interested party concerning the terms of a solicitation, the award or proposed award of a contract, or any other action relating to the solicitation or award of a contract.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Procurement	Contract Claim	A Contract Claim is a written demand or assertion for payment of money, a request for adjustment or interpretation of contract terms, or for other relief arising under or relating to the contract.							
Procurement	Contract Invoice	A Contract Invoice is a bill prepared by a vendor of goods and/or services and submitted to the FDIC for payment. The invoice for goods describes such items as date, customer, vendor, quantities, prices and credit terms of a transaction. An invoice for services may also include items such as services performed, hours worked, etc. A fee bill is a Legal Division invoice.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Resolutions & Receiverships	Corporate Purchased Asset	A Corporate Purchased Asset is a commodity of a failed institution that has been paid for and is owned by the FDIC.							
Corporate Personnel	Corporate Training Requirement	A Corporate Training Requirement is a policy that requires employees filling specified positions to successfully complete a planned course of study and/or corporate training such as EEO, ethics, security awareness and sensitivity.							
Corporate Training	Course Evaluation	A Course Evaluation is student end-of-course feedback of training efficiency.							
Corporate Training	Course Fee Payment	A Course Fee Payment is a fee paid by the FDIC on behalf of a student attending training external to the FDIC.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Training	Courseware	Courseware is a grouping of all course files, documentation and other intellectual property required for conducting a course.							
Information Resource Management	Data Element	A Data Element is the most elementary unit of data that can be identified and described, but cannot be subdivided.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Information Resource Management	Database	A Database is a structured collection of related data that satisfies a given business process and that is organized to serve one or more business applications or reporting facilities.						
Information Resource Management	Database Management System	A Database Management System is a collection of software that facilitates the creation, maintenance and use of an electronic database. Examples are Oracle, DB2, and SQL Server.						

(b)(7)(E)

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Information Resource Management	Database Table	A Database Table is a tabular representation of data in a database.							
Enterprise Operating Data	Deliverable	A Deliverable is the outcome or product of a project, business function, or task.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	Deposit Account	A Deposit Account is a record of financial transactions for an individual.							
Public & Financial Industry Affairs	Deposit Insurance Outreach	A Deposit Insurance Outreach is a specific training or educational services offered to the public or to the financial industry regarding deposit insurance.							
Insurance	Deposit Insurance Rate Schedule	A Deposit Insurance Rate Schedule is a calculation matrix which is used to calculate risk-based assessments.							

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Enterprise Operating Data	Directive	A Directive is a published document that promulgates and documents established policy.							
Resolutions & Receiverships	Dividend	A Dividend is a portion of cash derived from receivership asset liquidations which is used to pay claimants.							
Market & Economic	Economic Condition	An Economic Condition is a documented occurrence or event that occurs related to the economy.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Market & Economic	Economic Trend	An Economic Trend is a pattern related to one or more economic conditions that may result in a threat to a group of financial institutions and the insurance funds.							
Market & Economic	Emerging Risk	An Emerging Risk is an issue that poses potential threat to groups of financial institutions and the insurance funds tracked by FDIC.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	Employment Application	An Employment Application is a completed form or resume and supporting documentation submitted by an individual seeking employment with the Corporation.							

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Examination & Enforcement Action	Enforcement Action	An Enforcement Action is an action taken by the FDIC to address an institution's practices, condition, or violation of law. While the use of reason and moral persuasion remain the primary corrective tools of the FDIC, the Corporation has been given broad enforcement powers. There are three broad types of enforcement actions used to obtain correction action on matters of supervisory concern: formal actions that are in process, actions that have been and are public knowledge, and informal enforcement actions. Enforcement actions typically, but do not always, arise out of examination findings. (Comment from Legal: Not all actions are approved by the Board of Directors; some are issued by the Regions under delegated authority.)							

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Procurement	Evaluation Criteria	Evaluation Criteria is a written set of technical criteria for the purpose of proposal evaluation that is communicated to offerors in the solicitation.							

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Examination & Enforcement Action	Examination	<p>assessment of a financial institution's ability to provide financial services without risk to the deposit insurance fund.</p> <p>An Examination is an action that supplies the FDIC with an understanding of the nature, relative seriousness and ultimate cause of a financial institution's problems, and thus provides a factual foundation to soundly base corrective measures, recommendations and instructions, including formal and informal enforcement actions. An Examination plays a key role in the supervisory process. A major part of the examination process is the assignment of examination ratings. Examination ratings are useful vehicles for identifying problem institutions, as well as categorizing institutions with deficiencies in particular component areas. The various rating systems provide a methodology for assessing the aggregate strength and soundness of the industry. A Report of Examination contains the primary components of the</p>							

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Enterprise Operating Data	External Agent	An External Agent is an organization, federal, state, or private, with which FDIC exchanges information in support of FDIC business and regulatory objectives.							
Corporate Training	External Student	An External Student is a non-FDIC employee who attends FDIC or FFIEC training.							

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Administrative Support Service & Facility	Facility Maintenance Schedule	A Facility Maintenance Schedule is a plan for the regular performance of maintenance to FDIC-owned buildings and associated equipment.							
Administrative Support Service & Facility	Facility Service Request	A Facility Service Request is a reported inquiry related to a trouble or problem concerning FDIC-occupied buildings and associated building equipment.							
Resolutions & Receiverships	Failed Financial Institution Investigation	A Failed Financial Institution Investigation is an assessment of the practices of the individuals associated with a failed financial institution on the basis of possibly making criminal referrals and pursuing, on behalf of a failed insured depository institution, professional liability claims, and claims against directors and officers and fidelity bond carriers, including assessments of the potential for monetary recovery.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	FDIC Board of Directors	The FDIC Board of Directors is a group of persons having managerial, supervisory, investigatory, or advisory powers that governs the operations of the FDIC. The FDIC is managed by a five-person Board of Directors, all of whom are appointed by the US President and confirmed by the Senate, with no more than three being from the same political party.							
Information Resource Management	FDIC Data Family	A FDIC Data Family is a high-level, logical category of corporate data (e.g., Financial Institution Data and Insurance Data). Each family provides overall context for categorizing the Corporation's information, regardless of its format (e.g., database management systems, electronic document, and hardcopy).							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	FDIC Employee	A FDIC Employee is an individual who has previously worked or is currently working for and is directly paid and supervised by the FDIC or a detailed non-FDIC employee. The information associated with the individual includes social security number, name, date of birth, etc.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	FDIC Employee Background Investigation	A FDIC Employee Background Investigation is an inquiry into the previous experience and the personal, credit and financial history of an individual.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	FDIC Employee Security Access Profile	A FDIC Employee Security Access Profile is a detailed outline of the properties (physical locations), operational and automated facilities and systems (networks, applications, databases, etc.) that an individual employee working for the FDIC may access.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Administrative Support Service & Facility	FDIC Facility	A FDIC Facility is a property (building) that is owned or leased by the Corporation for the purpose of being used as a Corporate facility (office space, warehouse, etc.). This does not include real estate assets owned by receiverships where the Corporation is the receiver.							
Corporate Financial	FDIC Funds Investment	A FDIC Funds Investment is an acquisition of real property, stocks, bonds, collectible annuities, mutual fund shares, etc, with the expectation of realizing income or capital gain, or both, in the future. Investment is longer term and usually less risky than speculation made by the FDIC within one or more Funds.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	FDIC Information System	A FDIC Information System is a set of hardware and software resources intended to support one, or a combination of, FDIC business functions.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	FDIC Information System Documentation	A FDIC Information System Documentation is a material inclusive of the instructions, comments, and related information for using a software or hardware component, usually in the form of manuals.							
Corporate Training	FDIC Internal Student	A FDIC Internal Student is a FDIC employee who may participate in FDIC sponsored training programs.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	FDIC Organization	An FDIC Organization is a division, office, or other entity within the FDIC organizational structure.							
Enterprise Operating Data	Federal Register Notice	A Federal Register Notice is an official document submitted to the Federal Register by the FDIC Executive Secretary for publication.							
Enterprise Operating Data	Financial Audit	A Financial Audit is an inspection of the FDIC annual accounts with the objective of reporting to management on the efficacy of applicable financial practices. A Financial Audit can be performed internally or directed by the Government Accounting Office (GAO).							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Financial	Financial Business Unit	A Financial Business Unit is a grouping of FDIC accounting entities used for recording accounting transactions or to report at a higher level of aggregation.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Market & Economic	Financial Industry	A Financial Industry is a legal entity entity doing business related to financial services.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	Financial Institution	A Financial Institution is an organization that is or is in the process of being insured by the FDIC and that collects or intends to collect funds from the public, and from other institutions, and invests those funds in financial assets, such as loans, securities, bank deposits, and income generating property. A Financial Institution includes identifying data about the history of all transactions or events (including location, classification, regulator, line of business, etc.) that alter the structure or condition of the Financial Institution throughout its life cycle from the chartering of the Financial Institution through the point at which it ceases to do business as a unique business entity.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	Financial Institution Application	A Financial Institution Application is a request from a current or prospective financial institution to establish or expand certain functions. Applications are traditionally related to deposit insurance, the establishment or relocation of a branch office, mergers where the FDIC supervises the resultant institution, and changes in control of state non-member banks.							
Financial Institution	Financial Institution Application Action	A Financial Institution Application Action is an interim or final decision made by the FDIC related to the approval or denial of an application received from a financial institution.							
Financial Institution	Financial Institution Application Appeal	A Financial Institution Application Appeal is a formal dispute made by a financial institution of an action taken by FDIC in response to an application submitted by the financial institution.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	Financial Institution Asset	A Financial Institution Asset is any loan, investment, security, real or personal property, claim, cause of action, or other item of value held by a financial institution.							
Financial Institution	Financial Institution Borrower	A Financial Institution Borrower is an individual or organization that has received money from a financial institution and is legally bound to repay the loan.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	Financial Institution Creditor	A Financial Institution Creditor is an individual or entity to whom a debt is due, as, for example, the provider of goods, services or a lender of funds. Creditors of failed insured depository institutions are those who have lent funds to the institution, such as "fed funds", or who have provided goods or services for which payment is owed, such as servicers. Depositors are creditors of a failed institution to the extent of their uninsured deposits.							
Financial Institution	Financial Institution Customer	A Financial Institution Customer is a person, company, or other entity which uses or purchases services provided by a financial institution.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	Financial Institution Depositor	A Financial Institution Depositor is an individual or entity which has deposited funds with a particular insured depository institution.							
Enterprise Operating Data	Financial Institution Letter	A Financial Institution Letter (FIL) is a public correspondence from FDIC to the financial institution industry. Often a FIL is issued to bring a given topic to the attention of the industry.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	Financial Institution Officer/Director	A Financial Institution Officer or Director is an individual, specifically an officer, director or other executive level person, who participates in the conduct of the affairs of a financial institution.							
Financial Institution	Financial Institution Property	A Financial Institution Property is a physical possession which is legally owned by an institution.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	Financial Institution Staff Member	A Financial Institution Staff Member is an individual currently or potentially employed by a financial institution who participates in the conduct of the affairs of a financial institution.							
Financial Institution	Financial Institution Staff Member Background Investigation	A Financial Institution Staff Member Background Investigation is an inquiry into the previous experience and the personal, credit and financial history of an individual potentially or currently employed by a financial institution.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	Financial Institution Subsidiary	<p>A Financial Institution Subsidiary is a corporation that is a separate and distinct legal entity which is subject to the laws of the state where they are incorporated and whose business activities are managed by the subsidiary's own board of directors. They are usually wholly owned by a parent FDIC-insured institution. Subsidiaries are generally formed to conduct a type of business that is not permissible for the parent, conduct certain business activities that are restricted in an institution's charter, or insulate the parent institution from legal liability in certain business ventures.</p>							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Market & Economic	Financial Market Condition	A Financial Market Condition is a condition of the environment in which buyers and sellers trade similar items in an open marketplace.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Market & Economic	Financial Market Trend	A Financial Market Trend is a pattern of activities, situations, or events observed in the financial markets.						
Corporate Financial	Financial Product	A Financial Product is a discrete, traceable and measurable product and service provided by the FDIC to its internal and external customers. The final results of activities performed by the corporation, and the focal point of costing and business analysis. Also referred to as Cost Object, for which the Corporation captures full costs (direct and indirect) and revenues.						

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	Financial Regulatory Agency	A Financial Regulatory Agency is an administrative division of the federal or state government chartered to bring under the control of US law the institution that collects or intends to collect funds from the public or from other institutions. A Financial Regulatory Agency may be part of the Federal Financial Institutions Examination Council (FFIEC) such as the case of the Office of the Comptroller of the Currency (OCC), the Federal Reserve Bank (FRB) and the Federal Deposit Insurance Corporation (FDIC).							
Insurance	Financing Corporation	A Financing Corporation (FICO) is a mixed-ownership government corporation whose sole purpose is to function as a financing vehicle for the Federal Savings & Loan Insurance Corporation (FSLIC). The FICO has assessment authority, separate from the FDIC's authority to assess risk-based premiums for deposit insurance, to collect funds from FDIC-insured institutions sufficient to pay interest on FICO bonds.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Insurance	Financing Corporation Assessment	A Financing Corporation Assessment is an amount collected from FDIC insured institutions to pay the interest on FICO bonds.							
Enterprise Operating Data	Finding	A Finding is a condition identified as a result of an audit or review of a business process or practice.							
Enterprise Operating Data	Finding Recommendation	A Finding Recommendation is a suggestion, advice, or guidance to improve or to provide better controls for an identified audit or review finding.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	Finding Recommendation Response	A Finding Recommendation Response is a reply or rebuttal to the findings and recommendations described in an audit or evaluation report by the management personnel responsible for the business function that was the subject of the audit or review. The audit response usually includes corrective actions.							
Financial Institution	Foreign Bank U.S. Branch	A US Branch of a Foreign Bank is an office or place of business of a foreign bank located in any state of the United States at which deposits are received.							
Enterprise Operating Data	Form	A Form is a standard document (hardcopy or electronic) that is used to gather information. Each form has a number, form owner, version, and specific dates associated with it.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Formal Enforcement Action	A Formal Enforcement Action is a legally enforceable obligation imposed by the FDIC on institutions and/or institution-affiliated parties to secure necessary corrections or to punish misconduct. Formal actions include all actions taken by the FDIC under the enforcement provisions of the FDI Act as well as any written agreements. This category includes Formal Enforcement Actions in process of being approved by the Corporation, and is considered sensitive information.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Resolutions & Receiverships	Franchise Bid	A Franchise Bid is an offer submitted by a qualified bidder for the purchase of a failed financial institution or its assets.						
Resolutions & Receiverships	Franchise Bidder	A Franchise Bidder is a legal entity that submits a formal bid for the purchase of a failing financial institution or any of its assets. A franchise bidder must be an approved financial institution.						
Corporate Financial	Fund	<p>A Fund is a reserve of money or investment held by the FDIC for a specific purpose.</p> <p>There were four distinct funds - the Bank Insurance Fund (BIF), the Savings Association Insurance Fund (SAIF), the FSLIC Resolution Fund (FRF-FSLIC), and the Resolution Trust Corporation (FRF-RTC) - which have been combined into the Deposit Insurance Fund (DIF). In addition, the Corporate Common Services (CCS) Fund captures expenses that are not directly attributable to BIF, SAIF, FRF, or RTC.</p>						

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Corporate Financial	General Ledger	A General Ledger is a collection of all accounts that exist within FDIC's financial environment.						

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Market & Economic	Geographical Area	A Geographical Area is a physical location or group of physical locations that set the focus for the analysis of regional economic trends.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	Goal	A Goal is a specific result that a plan is intended to achieve.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Government Security Dealer Examination	A Government Security Dealer Examination is a periodic assessment of a government security dealer's ability to conduct business without impacting a financial institution's risk to the deposit insurance fund.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	Hardware Device	A Hardware Device is a mechanical or electronic component of a computer, communication network or other system. The term is used to distinguish these fixed parts of a system from the more changeable software or data components which it executes, stores, or carries.							
Enterprise Operating Data	Inactive Corporate Record	An Inactive Corporate Record is an official FDIC corporate record held in an off-site storage facility using any storage media. Information kept includes, but is not limited to document description, retention status, document originator and document storage location.							
Administrative Support Service & Facility	Incident	An Incident is an event or suspicious action or activity relative to the physical security of FDIC Facilities.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Market & Economic	Industry	An Industry is a classification for related types of companies.						
Enterprise Operating Data	Industry Trade Group	An Industry Trade Group is an organization that facilitates, influences, fosters and/or proposes initiatives to regulate or enhance trading activities within a given sector of the economy. These activities may have an effect in the regulatory mandate of the FDIC.						

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Informal Enforcement Action	An Informal Enforcement Action is a voluntary commitment made by an institution's Board of Directors to correct identified deficiencies in an institution's operations. Informal actions are not legally enforceable and are not available to the public. The Informal Enforcement Actions most commonly used by the FDIC are the board resolution and memorandum of understanding. Informal Enforcement Actions provide a means of seeking corrective action from institutions considered to be of supervisory concern, but which have not deteriorated to the point where they warrant formal enforcement action.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Public & Financial Industry Affairs	Information Request	An Information Request is a request made to the FDIC for an answer to a specific issue or set of issues.							
Public & Financial Industry Affairs	Information Submission	An Information Submission is a set of written comments offered in response to a request for public comment issued by the FDIC.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	Information System Standard	An Information System Standard is a method and/or guideline serving as a basis, example, or principle to which automated application software development and data definition efforts should conform, or by which they are judged.							
Information Resource Management	Information Technology Asset	An Information Technology Asset is an information resource component that has monetary value and is owned or leased by the FDIC.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Information Technology Examination	An Information Technology Examination is a periodic assessment of a financial institution's ability to implement information technology solutions to support its business requirements and minimize exposure to technology risk.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	Information Technology Problem	An Information Technology Problem is a reportable inquiry related to a trouble concerning the operation of hardware or software.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	Information Technology Warranty	An Information Technology Warranty is a contractual guarantee offered by a vendor of hardware, software, or services regarding the integrity of its product or service and its responsibility for the correction of problems.							
Financial Institution	Institution Financial Profile	An Institution Financial Profile is a pecuniary summary of a financial institution as reported in accordance with regulatory and other public disclosure requirements. A profile includes balance sheet information and net worth of a financial institution as of a certain date. It also includes income and expense items and off-balance sheet activities (e.g., CALL, TFR, etc.).							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Training	Instructor	An Instructor is a person available to teach courses at the FDIC.							
Enterprise Operating Data	Internal Review	An Internal Review is an evaluation conducted by an FDIC program office on the adequacy of its internal controls and/or the performance/efficiency of its business processes.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Resolutions & Receiverships	Investigation Claim	An Investigation Claim is a civil or a criminal claim made on behalf of the receivership to gain restitution to recover funds.							
Financial Institution	Investment Security	An Investment Security is a certificate or document that indicates an interest in a business or money loaned to a company or a government entity. Investment securities are of two types, namely equity securities (such as common stocks) and debt securities (such as bank notes, Treasury bills and bonds).							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	Investor	An Investor is an individual or organization that purchases stocks or securities of a financial institution. (Includes Holding Companies.)							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	Job Performance Appraisal	A Job Performance Appraisal is an evaluation of an employee's manner of functioning at assigned tasks and responsibilities; also known as Performance Management Plan (PMP).							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	Job Position	A Job Position is an officially classified set of duties and responsibilities which describes the work to be performed by an employee (also known as a Position Description or PD).							
Corporate Financial	Journal Entry	A Journal Entry is a recording of financial information on the FDIC's general ledger to categorize business events for financial and management reporting purposes. It includes information such as account number, asset and liability codes and codes used to identify cost centers (such as expenses by Division or by project). A journal entry is recorded in accordance with a specific standard arrangement of financial information also known as the financial account structure.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Procurement	Justification for Non-Competitive Procurement	A Justification for Non-Competitive Procurement is a substantiation by the Program Office for the non-competitive procurement of goods and/or services.							
Corporate Personnel	Labor Agreement	A Labor Agreement is a legal contract between the Corporation and an exclusive representative (labor union) that represents employees. A labor agreement includes provisions that pertain to employment, personnel practices or policies, working conditions or compensation, pay and benefits.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	Labor Negotiation	A Labor Negotiation is a discussion between the exclusive representative of a labor union and FDIC whereby both parties intend to reach mutually acceptable terms with respect to pay/benefits, personnel policies, conditions of employment, etc.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Enterprise Operating Data	Law	A Law is the legislative pronouncement of the rules prescribed or formally recognized as binding or enforceable by the US government which guides FDIC regulatory actions. It addresses the control brought about by the existence or enforcement of such rules and the permissible actions considered as a means of redressing wrongs.						
Administrative Support Service & Facility	Lease Contract	A Lease Contract is an agreement for FDIC corporate leases for real estate. Information kept about Lease Contract is related to the award or administration of the agreement.						

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Resolutions & Receiverships	Least Cost Test Determination	A Least Cost Test Determination is a result of the analysis of potential resolution options (including bridge bank/conservatorship as an interim step) that is used to determine the option that results in the lowest cost to the insurance fund(s).							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Legal	Legal Document	A Legal Document is a written work product, in electronic or paper form, associated with a Legal Matter. Contracts and agreements are examples of types of legal documents.							
Legal	Legal Event	A Legal Event is an activity, which may or may not be scheduled, associated with the initiation, management or outcome of a Legal Matter.							
Legal	Legal Matter	A Legal Matter is an instance in which a Legal Division employee engages in analysis or performs a process that results in a work product, whether oral or written, while conforming to or permitted by law or established rules.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Legal	Legal Player	A Legal Player is a person or entity associated with a Legal Matter.							
Enterprise Operating Data	Legislative Matter	A Legislative Matter is the subject or substance of a writing belonging to the branch of government that is charged with such powers as making laws, levying and collecting taxes, and making financial appropriations. This includes legislative wish lists, proposed legislative language, legislative analysis, and other material reflecting FDIC's analysis of impact of proposed legislation on the agency, financial institutions and/or consumers.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	Lending Data Filing	<p>A Lending Data Filing is an information submission made by certain institutions about their lending record, including filings related to:</p> <p>Home Mortgage Disclosure Act (HMDA) Data - A required annual disclosure of a financial institution's home mortgage application data. These data include information such as: applicants' race or ethnic origin, income, marital status, and gender; type, amount, and location of the loan; and action taken on the application.</p> <p>Community Reinvestment Act (CRA) Data - A required annual disclosure of small business, small farm, and community development loans made by institutions designated as CRA "Large" institutions. These data include information such as amounts and locations of loans and business and farm revenue.</p>							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	Loan	A Loan is an arrangement in which a lender gives money or property to a borrower, and the borrower agrees to return the property or repay the money, usually along with interest, at some future point(s) in time. Usually, there is a predetermined time for repaying a loan, and generally the lender has to bear the risk that the borrower may not repay a loan (though modern capital markets have developed many ways of managing this risk).							
Information Resource Management	Logical Data Model	A Logical Data Model is a representation of the information created and used within a business area, from an end-user perspective, without regard to its functional or physical aspects.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Municipal Security Dealer Examination	A Municipal Security Dealer Examination is a periodic assessment of a municipal security dealer's ability to conduct business without impacting a financial institution's risk to the deposit insurance fund.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	Network	A Network is an integrated set of hardware, such as computers, routers, switches, leased line services, etc. that are connected using established protocols or procedures and used to provide communications capabilities and exchange information.							
Information Resource Management	Non-database File	A Non-database File is an organized collection of related data maintained in a non-database medium, such as an NT group, folder, object, etc. A file is uniquely identifiable.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Market & Economic	Non-Financial Industry	A Non-Financial Industry is a legal entity doing business not related to financial services.							
Enterprise Operating Data	Objective	An Objective is a discrete, measurable task planned within each FDIC business line to support the achievement of one or more goals.							
Financial Institution	Off-Balance Sheet Asset	An Off-Balance Sheet Asset is a loan commitment, letter of credit, or revolving underwriting facility. Additionally, swaps, futures, forwards, and option contracts are derivative instruments whose notional values are carried off-balance sheet, but whose fair values are recorded on the balance sheet.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Resolutions & Receiverships	Off-Balance Sheet Item	An Off-Balance Sheet Item is a contingent asset or liability of a bank, and thus does not appear on its balance sheet. In general, off-balance sheet items include, but are not limited to the following: direct credit substitutes in which a bank substitutes its own credit for a third party, including standby letters of credit; irrevocable letters of credit that guarantee repayment of commercial paper or tax-exempt securities; risk participation's in bankers' acceptances; sale and repurchase agreements, and asset sales with recourse against the seller; interest rate swaps; interest rate options, and currency options.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Administrative Support Service & Facility	Office Space	An Office Space is a work area, described by square footage, assignment utilization and directional layout of rooms at FDIC owned and leased buildings.							
Administrative Support Service & Facility	Office Supply Order	An Office Supply Order is a request for purchase of goods, tools or commodities used in the course of performing corporate work, other than furniture, machines and computer hardware.							
Administrative Support Service & Facility	Office Supply Product	An Office Supply Product is a good, tool or commodity used in the course of performing corporate work, other than furniture, machines and computer hardware.							
Enterprise Operating Data	Official Corporate Correspondence	An Official Corporate Correspondence is a formal communication exchanged between the FDIC and another party, e.g. FOIA requests and responses, Congressional inquiries, insurance affidavits, insured status confirmations, verifications of insurance, etc.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Offsite Review	An Offsite Review is a formal or informal activity by which FDIC personnel use financial and other data to monitor the condition of institutions on an offsite basis. These reviews play a key role in the supervisory process, often highlighting institutions that may have received a satisfactory rating at their last examination, but are now exhibiting one or more areas of potential supervisory concern. As such, the various Offsite Reviews aid in the scheduling and planning of examinations. Analyses that result from Offsite Reviews are often a useful tool in communicating items of concern to an institution's primary federal regulator, helping the FDIC to complete its insurance mission. Offsite Reviews often include statistical models that have been developed by the FDIC. Offsite Review lists, analyses, and models are considered confidential information under Part 309 of the FDIC's Rules and Regulations.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Information Resource Management	Operating System	An Operating System is a program that controls the basic operation of a computer, including such tasks as start-up routines, input and output, and memory allocation. It is also responsible for loading and executing other programs.						
Administrative Support Service & Facility	OSHA Report	An OSHA Report is a notation of the assessments of unsafe conditions and safety violations of FDIC owned and leased facilities, including injury & illness and workman's compensation claims, relative to the Department of Labor's (DOL) Office of Safety and Health Administration (OSHA) health and safety requirements.						
Public & Financial Industry Affairs	Outreach Program	An Outreach Program is an organized delivery of training or educational services on a specified topic or topics to a targeted audience.						

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Procurement	Outside Counsel	An Outside Counsel is a vendor that performs legal services for the FDIC.						
Administrative Support Service & Facility	Parking Facility	A Parking Facility is an area set aside on property that is owned or leased by the Corporation for the purpose of providing designated spaces for employees and visitors to leave a vehicle for a period of time.						
Corporate Financial	Payment	A Payment is an authorized distribution of funds to satisfy a recorded liability.						
Enterprise Operating Data	Performance Audit	A Performance Audit is a methodical examination of internal FDIC processes as conducted by the Office of the Inspector General (OIG) or the General Accounting Office (GAO).						

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	Personnel Action	A Personnel Action is an action (non-punitive or punitive) to change an employee's position, salary, schedule, or other data in his/her employment record. Examples include promotions and salary increases, demotions, suspensions, removals, and discharges.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	Personnel Action Non-Punitive	A Personnel Action Non-Punitive is a non-disciplinary action done or affected to bring about a change in an employee's status. Examples include promotions and salary increases.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	
Corporate Personnel	Personnel Action Punitive	A Personnel Action Punitive is a disciplinary action to bring about a change in an employee's status. Examples include demotions, suspensions, removals, and discharges.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	Personnel Complaint	A Personnel Complaint is any formal or informal grievance made by an employee of the Corporation. These grievances may be settled informally, or may escalate into legal actions or claims against the Corporation or another employee.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	Physical Data Model	A Physical Data Model is a representation of data configured to reflect data usage in a particular physical environment. The physical data model depicts the logical data design with modifications for physical environment constraints. It is a structured representation of the tables and data elements as they are physically stored in the database.							
Administrative Support Service & Facility	Physical Property	A Physical Property is a piece of furniture, fixture, or equipment, owned or leased by the FDIC for use in its offices (excludes buildings and computer equipment - hardware and software).							
Enterprise Operating Data	Plan	A Plan is a framework for implementing goals and objectives within a given timeframe.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	Policy	A Policy is the interpretation of an Executive Order or act of law that specifies conduct, methods or procedures which guide FDIC actions.							
Enterprise Operating Data	Press Release	A Press Release is the official information and/or documents released to the press for public distribution.							
Resolutions & Receiverships	Pro Forma Financial Statement	A Pro Forma Financial Statement is a balance sheet prepared for a failing institution that reflects a reasonably accurate financial position as of the date of closing.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Enterprise Operating Data	Procedure	A Procedure is a detailed description of how a policy or process is to be carried out and the guideline created to ensure consistency of output.						
Procurement	Procurement Requisition	A Procurement Requisition is a form or memo which contains information about the requested goods and/or services and the expenditure authority to obtain those goods and services.						

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	Productivity Software Package	A Productivity Software Package is a computer program intended to support repetitive business tasks. For example, word processors, spreadsheets, and database management systems fall under the category of productivity software.							
Enterprise Operating Data	Program	A Program is a strategic initiative or plan that encompasses a combination of policy, procedure and organization. A Program is a functional or activity area of FDIC operations that is used for financial management purposes.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	Program Group	A Program Group is a major category used to classify FDIC programs (primarily for financial management purposes).							
Enterprise Operating Data	Project	A Project is a defined set of tasks which requires and/or uses resources with a planned approach and specific goal.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Procurement	Proposal	A Proposal is an offer submitted in response to a Request for Proposal (RFP) by a private sector vendor or other government agency for consideration and acceptance by the FDIC for required goods and/or services with estimated expenditures of \$100,000 and/or greater and for commercial goods \$5,000,000 and/or greater. A Proposal may include technical, price, eligibility and past performance components that are evaluated by the FDIC.							
Procurement	Proposal Evaluation	A Proposal Evaluation is a written communication pertaining to the evaluation of a proposal or quote submitted by a potential offerer.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Public & Financial Industry Affairs	Public Comment Request	A Public Comment Request is a request made of the FDIC for the public to provide a response regarding a specific issue or set of issues.							
Administrative Support Service & Facility	Publicly Releasable Document	A Publicly Releasable Document is an official corporate record of information that is made available to the public.							
Corporate Personnel	Qualified Roster	A Qualified Roster is a list of persons who are qualified to fill a vacant job position.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Procurement	Quotation	A Quotation is an offer submitted in response to a Request for Quotation (RFQ) by a private sector vendor or other government agency for consideration and acceptance by the FDIC for required goods and/or services with estimated expenditures that are less than \$100,000, or for the acquisition of commercial goods less than \$5,000,000 that are non-complex in nature. A Quotation may include technical, price, eligibility and past performance components that are evaluated by the FDIC.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	Recall Roster	A Recall Roster is a list of FDIC personnel whose assistance may be elicited in the event of an emergency to maintain (or restart) operations.							
Resolutions & Receiverships	Receivership	A Receivership is a legal entity that succeeds to the assets and liabilities of a failed depository institution and for which the FDIC is appointed receiver to wind up the affairs of that institution for the benefit of its creditors, including uninsured depositors. The data for receiverships relates to general administrative matters, expenses and other operational information that is not readily assigned to other enterprise entities.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Resolutions & Receiverships	Receivership Claim	A Receivership Claim is an obligation asserted against the receivership typically arising from the actions of the failed financial institution.							
Resolutions & Receiverships	Receivership Liability	A Receivership Liability is a fund held by a failed financial institution (Receivership) that is owned by or due to a third party. These include deposits, borrowings from a Federal Reserve Bank, or other banks, and Federal Funds in the interbank market. Other liability categories include managed liabilities (deposits that banks actively solicit from other banks), and contingent liabilities resulting from the continued accrual of interest on claims, (this is a liability for the receivership).							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Registered Transfer Agent Examination	A Registered Transfer Agent Examination is a periodic assessment of a registered transfer agent's ability to conduct business without impacting a financial institution's risk to the deposit insurance fund.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	Regulation	A Regulation is a rule or order having the force of law issued by an executive authority of a government (federal agency).							
Corporate Personnel	Relocation Authorization	A Relocation Authorization is an official Corporate authorization for an employee to participate in the FDIC's relocation program.							
Enterprise Operating Data	Report to Congress	A Report to Congress is an account or statement of FDIC activities submitted to the US Congress for review (i.e. FDIC Annual Report).							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Enterprise Operating Data	Requirement	A Requirement is a specified need which may be mandated by customer preferences, an organization, project or law.						

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Resolutions & Receiverships	Resolution Transaction	A Resolution Transaction is a determination about the direction to be taken as a result of the Least Cost Test Determination and the associated legal documents that the FDIC may implement to resolve a failing insured financial institution.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Insurance	Risk Classification	A Risk Classification is a category of risk (one of nine) to which a financial institution may be assigned based on capital ratios and a detailed analysis of supervisory factors that are used to evaluate the performance of the institution and the relative risk that it poses to the insurance fund.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Risk Management Examination	A Risk Management Examination is an on-site evaluation of an institution's managerial, operational, financial, and compliance performance. The six key components used to assess an institution's financial condition and operations are: capital adequacy, asset quality, management capability, earnings quantity and quality, the adequacy of liquidity, and sensitivity to market risk. The rating scale ranges from one to five, with a rating of one indicating the strongest performance and a rating of five indicating critically deficient performance.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Information Resource Management	Service Level Agreement	A Service Level Agreement is a documented understanding, established between two or more parties, regarding the types and levels of assistance to be provided.						
Examination & Enforcement Action	Service Provider	A Service Provider is a legal entity that provides business services to a financial institution.						

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	Software Application	A Software Application is a computer program, routine, or symbolic language that controls the functioning of the hardware and directs its operation.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Procurement	Solicitation	A Solicitation is an oral or written communication often referred to as a Request for Proposal (RFP) or Request for Quotation (RFQ), from the FDIC describing requirements for goods and/or services, and requesting proposals or quotations from prospective offerors.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Procurement	Solicitation Response	A Solicitation Response is a point by point answer by a vendor to a request for bid, business, or information.						
Enterprise Operating Data	Special Alert	A Special Alert is a notice from FDIC to the public warning of a potential financial danger, usually resulting from fraudulent activities related to banking, identity theft, etc.						

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Specialty Examination	A Specialty Examination is a periodic assessment conducted on activities of the institution that, while important to the institution's overall condition, do not typically represent the main focus of the institution's operations. Specialty Examination areas include Trust, Information Systems, Government Securities Dealers, Municipal Securities Dealers, Transfer Agent, and examinations of Foreign Branches. Findings from these examinations are considered when assigning the institution's safety and soundness component and composite ratings.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	Speech	A Speech is a public address, including testimony, made by a FDIC board member, senior staff member, or representative to present issues relevant to the banking industry.							
Enterprise Operating Data	State Banking Organization	A State Banking Organization is an agency that regulates financial institutions at the US state level.							
Procurement	Statement of Work	A Statement of Work (SOW) is a document that establishes the scope of services that a contractor will provide.							
Corporate Training	Student	A Student is an employee of the FDIC or external organization who attends FDIC or FFIEC training at the FDIC.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Training	Student Assessment	A Student Assessment is an evaluation of a participant's mastery of training material.							
Administrative Support Service & Facility	Student Residence	A Student Residence is an FDIC facility used to temporarily house FDIC employees, contractors and others doing business with the Corporation, most of which are students and instructors attending FDIC hosted classes.							
Corporate Financial	Subaccount	A Subaccount is a subsidiary statement to a primary named segment of the general ledger covering compartmentalized transactions during a fiscal period and the resulting balance.							
Administrative Support Service & Facility	Surplus Asset	A Surplus Asset is an excess piece of property or equipment that the FDIC may sell.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Enterprise Operating Data	Task	A Task is a specific activity which describes a finite piece of work in support of an objective and/or project.							
Procurement	Technical Evaluation	A Technical Evaluation is a test or study conducted to investigate and determine the technical suitability of an equipment, material, product, process, or system for the intended objectives.							
Information Resource Management	Telecommunications Device	A Telecommunications Device is a piece of equipment, such as telephone, router, facsimile equipment, data equipment, cable, leased line, or switch, used for providing telecommunications services.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Information Resource Management	Telecommunications Service	A Telecommunications Service is an acceptance, transmission, and delivery of a message provided by a telecommunications system or service provider.							
Corporate Training	Training Course	A Training Course is a training activity sponsored through the FDIC.							
Administrative Support Service & Facility	Training Room	A Training Room is an office space, in an FDIC Facility, primarily designated for use as a location to provide instructor led formal education.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Training	Training Roster	A Training Roster is a list of scheduled attendees for a specific training event or conference.							
Corporate Training	Training Survey	A Training Survey is information gathered before, during, or after a training event. Data captured may include learner experience and background, needs assessment, and impact of training on job performance.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule
Corporate Training	Transcript	A Transcript is a record of a learner's completed training course, either internal or external, including start and end dates, duty and non-duty training hours, and designation of training type.						
Corporate Personnel	Transit Subsidy	A Transit Subsidy is a benefit offered to FDIC employees that provides financial compensation for employees who elect to ride mass public transportation to work. Employees who receive transit subsidies are not eligible for permanent parking in an FDIC parking facility.						
Administrative Support Service & Facility	Transportation Vehicle	A Transportation Vehicle is an automobile, truck, van, shuttle bus vehicle maintained by the Corporation and used for official business.						

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	Travel Authorization	A Travel Authorization is an official Corporate authorization for an employee and/or other individual (outside speaker, witness, award recipient guest) to travel to another location on official business.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Trust Examination	A Trust Examination is a periodic assessment of the trust operations of a FDIC-regulated financial institution. These examinations determine if an institution's policies or the way it administers accounts has resulted in a contingent liability or estimated loss that could damage the institution's capital.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Financial Institution	U.S. Bank Foreign Branch	A Foreign Branch of a US Bank is an office or place of business located outside the United States, its territories, Puerto Rico, Guam, American Samoa, the Trust Territory of the Pacific Islands, or the Virgin Islands, at which banking operations are conducted.							
Resolutions & Receiverships	Unclaimed Deposit	An Unclaimed Deposit is an individual's or entity's funds deposited with a failed financial institution for which an insurance claim has not been submitted.							
Resolutions & Receiverships	Unclaimed Depositor	An Unclaimed Depositor is an individual or entity who deposited funds with a particular insured depository institution that has failed, and has not claimed the funds for the insured amount.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Corporate Personnel	Union	A Union is an organization of employees formed to bargain with the employer and otherwise represent employees in dealings with FDIC management. A union may represent employees in grievances, employer-initiated activities that impact on bargaining unit employees' working conditions, and may participate in collective bargaining with the Corporation.							
Corporate Personnel	Vacancy	A Vacancy is an unoccupied job position.							
Corporate Personnel	Vacancy Announcement	A Vacancy Announcement is an advertisement of an unoccupied job position.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Procurement	Vendor	A Vendor is a firm or individual who currently or has previously provided goods and/or services to the FDIC. Vendors may also include those who have expressed an interest in providing goods or services.							
Procurement	Vendor Background Investigation	A Vendor Background Investigation is an inquiry into the previous experience and the personal, credit and financial history of a contractor or individual contract employee.							
Procurement	Vendor Eligibility Review	A Vendor Eligibility Review is a Contracting Officer's review of a contractor's certification and disclosure of conflicts of interest, ethical responsibilities, and standard of competence, experience, integrity, and fitness. If potential ethics problems exist, additional information from the Ethics Office may be included.							

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Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Procurement	Vendor Employee	A Vendor Employee is an individual that is employed by a company that is providing or has provided goods and/or services to the FDIC.							
Procurement	Vendor Employee Security Access Profile	A Vendor Employee Security Access Profile is a detailed description of the properties, operational facilities and automated facilities and systems (networks, applications, databases, etc.) that an individual contractor servicing the FDIC may access.							
Procurement	Vendor Performance Evaluation	A Vendor Performance Evaluation is a record created by the FDIC of the accomplishments, effectiveness and efficiency of an individual or entity that provides goods and/or services to the FDIC under the terms of a contract.							

Enterprise Information Management
Conceptual Data Model v2.0
All Families of Data

Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	(b)(7)(E)
Examination & Enforcement Action	Visitation	A Visitation is an on-site targeted supervisory review of a FDIC-insured institution or affiliated entity. Visitations differ from examinations in that, typically, Visitations provide support for the regular examination program by focusing on aspects of the institution's operations that have been identified as a supervisory concern. Examples of reasons for Visitations are: to determine progress made in correcting deficiencies noted at a previous examination or visitation, to assess compliance with the requirements of an enforcement action, to ascertain the safety and soundness or compliance/CRA posture of a newly chartered financial institution, to make a judgment about possible deterioration in financial condition as revealed by offsite monitoring, or to investigate problems identified from information obtained from a third party. A Visitation may convert into an examination, according to the situation found at the institution at the time of Visitation.							

Enterprise Information Management
Conceptual Data Model v2.0
All Families of Data

Family of Data	Business Entity Name	Business Entity Definition	Confidentiality Rating	Confidentiality Business Rule	Integrity Rating	Integrity Business Rule	Availability Rating	Availability Business Rule	
Administrative Support Service & Facility	Warehouse	A Warehouse is a location where FDIC documents, pamphlets, materials, surplus furniture and fixtures, and logo materials available to member banks are stored.							

(b)(7)(E)



FEDERAL DEPOSIT INSURANCE CORPORATION

DIRECTIVE SYSTEM

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* Pedestrian changes have been made to the directive and appear in blue.

TYPE AND NUMBER Circular 1360.8	
CONTACT Ramon F. Varela	TELEPHONE NUMBER (703) 516-1366
DATE September 24, 2004	
DATE OF CANCELLATION (<i>Bulletins Only</i>)	

TO: All Divisions and Offices

FROM: [Russell G. Pittman](#)
Chief Information Officer

SUBJECT: Information Security Categorization

1. Purpose To provide a standard framework for categorizing all information collected or maintained by or on behalf of FDIC for the purpose of providing appropriate levels of information security according to a range of risk levels.

2. Revision FDIC Circular 1360.8, Data Sensitivity, dated March 17, 2003, is hereby revised and superseded.

3. Scope The provisions of this circular apply to all information collected or maintained by or on behalf of FDIC with the exception of information used in the Office of Inspector General (OIG). Information produced and maintained by the OIG is outside the scope of this circular due to the sensitive and independent nature of OIG business functions.

4. Background The E-Government Act of 2002 recognizes the importance of information security to the economic and national security interests of the United States. Title III of the E-Government Act, the Federal Information Security Management Act of 2002 (FISMA), requires the National Institute of Standards and Technology (NIST) to develop standards, guidelines, and associated methods and techniques for Federal agency information systems. NIST Federal Information Processing Standard (FIPS) Publication 199 sets forth standards for categorizing Federal information and information systems based on the FISMA objectives of providing appropriate levels of information security according to a range of risk levels.

**Enterprise Information Management
Conceptual Data Model v2.0
Examination and Enforcement Action**

Business Entity Name	Business Entity Definition
Bank Secrecy Act Anti-Money Laundering Examination	A Bank Secrecy Act Anti-Money Laundering (BSA/AML) Examination is an on-site risk-based evaluation of an institution's compliance program in identifying and controlling risks associated with money laundering and terrorist financing.
Community Reinvestment Act Examination	A Community Reinvestment Act (CRA) Examination is an evaluation of an institution's performance in helping to meet the credit needs of its entire community. Various evaluation methods are used by examiners to account for basic differences in institutions' structures and operations.
Compliance Examination	A Compliance Examination is a risk-based evaluation of an institution's compliance management policies, procedures, and internal controls for ensuring the institution's compliance with federal consumer laws and regulations. Examination findings are used to initiate corrective actions when violations of law or regulation are identified, or when the institution's policies or internal controls are deficient, in order to improve the overall compliance posture of the institution.

**Enterprise Information Management
Conceptual Data Model v2.0
Examination and Enforcement Action**

Business Entity Name	Business Entity Definition
Enforcement Action	<p>An Enforcement Action is an action taken by the FDIC to address an institution's practices, condition, or violation of law. While the use of reason and moral persuasion remain the primary corrective tools of the FDIC, the Corporation has been given broad enforcement powers. There are three broad types of enforcement actions used to obtain correction action on matters of supervisory concern: formal actions that are in process, actions that have been and are public knowledge, and informal enforcement actions. Enforcement actions typically, but do not always, arise out of examination findings. (Comment from Legal: Not all actions are approved by the Board of Directors; some are issued by the Regions under delegated authority.)</p>

**Enterprise Information Management
Conceptual Data Model v2.0
Examination and Enforcement Action**

Business Entity Name	Business Entity Definition
Examination	<p>An Examination is a periodic assessment of a financial institution's ability to provide financial services without risk to the deposit insurance fund.</p> <p>An Examination is an action that supplies the FDIC with an understanding of the nature, relative seriousness and ultimate cause of a financial institution's problems, and thus provides a factual foundation to soundly base corrective measures, recommendations and instructions, including formal and informal enforcement actions. An Examination plays a key role in the supervisory process. A major part of the examination process is the assignment of examination ratings. Examination ratings are useful vehicles for identifying problem institutions, as well as categorizing institutions with deficiencies in particular component areas. The various rating systems provide a methodology for assessing the aggregate strength and soundness of the industry. A Report of Examination contains the primary components of the examination data set. An examination report includes, but is not limited to, all significant conclusions and comments detailing the various findings of the examination, the rating assigned to the institution as a result of the examination, and recommendations for corrective action to the institutions' senior management. An Examination report also contains information regarding the scope of an examination, type of examination conducted (Independent, Joint, Concurrent, etc.), and administrative information about an examination (personnel, hours, dates started, completed, etc.).</p> <p>Under Part 309 of the FDIC's Rules and Regulations, all records that are contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of the FDIC or any agency responsible for the regulation or supervision of financial institutions are considered exempt from disclosure under the Freedom of Information Act. This data is used for the daily operations and decision-making processes of the FDIC and must be available at all times. Records are defined as records, files documents, reports, correspondence, books, and accounts, or any portion thereof, in any form the FDIC regularly maintains them. Examination data would include any correspondence relating to an examination or any appeal or request for relief from reimbursement under the Truth in Lending Act, as well as any work papers or internal memoranda recommending additional supervisory action (i.e. recommendations for additional examinations, etc.). New bank examinations and investigations pursuant to Section 10(c) of the FDI Act are also included.</p>

**Enterprise Information Management
Conceptual Data Model v2.0
Examination and Enforcement Action**

Business Entity Name	Business Entity Definition
Formal Enforcement Action	<p>A Formal Enforcement Action is a legally enforceable obligation imposed by the FDIC on institutions and/or institution-affiliated parties to secure necessary corrections or to punish misconduct. Formal actions include all actions taken by the FDIC under the enforcement provisions of the FDI Act as well as any written agreements. This category includes Formal Enforcement Actions in process of being approved by the Corporation, and is considered sensitive information.</p>
Government Security Dealer Examination	<p>A Government Security Dealer Examination is a periodic assessment of a government security dealer's ability to conduct business without impacting a financial institution's risk to the deposit insurance fund.</p>
Informal Enforcement Action	<p>An Informal Enforcement Action is a voluntary commitment made by an institution's Board of Directors to correct identified deficiencies in an institution's operations. Informal actions are not legally enforceable and are not available to the public. The Informal Enforcement Actions most commonly used by the FDIC are the board resolution and memorandum of understanding. Informal Enforcement Actions provide a means of seeking corrective action from institutions considered to be of supervisory concern, but which have not deteriorated to the point where they warrant formal enforcement action.</p>
Information Technology Examination	<p>An Information Technology Examination is a periodic assessment of a financial institution's ability to implement information technology solutions to support its business requirements and minimize exposure to technology risk.</p>

**Enterprise Information Management
Conceptual Data Model v2.0
Examination and Enforcement Action**

Business Entity Name	Business Entity Definition
Municipal Security Dealer Examination	A Municipal Security Dealer Examination is a periodic assessment of a municipal security dealer's ability to conduct business without impacting a financial institution's risk to the deposit insurance fund.
Offsite Review	An Offsite Review is a formal or informal activity by which FDIC personnel use financial and other data to monitor the condition of institutions on an offsite basis. These reviews play a key role in the supervisory process, often highlighting institutions that may have received a satisfactory rating at their last examination, but are now exhibiting one or more areas of potential supervisory concern. As such, the various Offsite Reviews aid in the scheduling and planning of examinations. Analyses that result from Offsite Reviews are often a useful tool in communicating items of concern to an institution's primary federal regulator, helping the FDIC to complete its insurance mission. Offsite Reviews often include statistical models that have been developed by the FDIC. Offsite Review lists, analyses, and models are considered confidential information under Part 309 of the FDIC's Rules and Regulations.
Registered Transfer Agent Examination	A Registered Transfer Agent Examination is a periodic assessment of a registered transfer agent's ability to conduct business without impacting a financial institution's risk to the deposit insurance fund.

**Enterprise Information Management
Conceptual Data Model v2.0
Examination and Enforcement Action**

Business Entity Name	Business Entity Definition
Risk Management Examination	<p>A Risk Management Examination is an on-site evaluation of an institution's managerial, operational, financial, and compliance performance. The six key components used to assess an institution's financial condition and operations are: capital adequacy, asset quality, management capability, earnings quantity and quality, the adequacy of liquidity, and sensitivity to market risk. The rating scale ranges from one to five, with a rating of one indicating the strongest performance and a rating of five indicating critically deficient performance.</p>
Service Provider	<p>A Service Provider is a legal entity that provides business services to a financial institution.</p>
Specialty Examination	<p>A Specialty Examination is a periodic assessment conducted on activities of the institution that, while important to the institution's overall condition, do not typically represent the main focus of the institution's operations. Specialty Examination areas include Trust, Information Systems, Government Securities Dealers, Municipal Securities Dealers, Transfer Agent, and examinations of Foreign Branches. Findings from these examinations are considered when assigning the institution's safety and soundness component and composite ratings.</p>
Trust Examination	<p>A Trust Examination is a periodic assessment of the trust operations of a FDIC-regulated financial institution. These examinations determine if an institution's policies or the way it administers accounts has resulted in a contingent liability or estimated loss that could damage the institution's capital.</p>

**Enterprise Information Management
Conceptual Data Model v2.0
Examination and Enforcement Action**

Business Entity Name	Business Entity Definition
Visitation	<p>A Visitation is an on-site targeted supervisory review of a FDIC-insured institution or affiliated entity. Visitations differ from examinations in that, typically, Visitations provide support for the regular examination program by focusing on aspects of the institution's operations that have been identified as a supervisory concern. Examples of reasons for Visitations are: to determine progress made in correcting deficiencies noted at a previous examination or visitation, to assess compliance with the requirements of an enforcement action, to ascertain the safety and soundness or compliance/CRA posture of a newly chartered financial institution, to make a judgment about possible deterioration in financial condition as revealed by offsite monitoring, or to investigate problems identified from information obtained from a third party. A Visitation may convert into an examination, according to the situation found at the institution at the time of Visitation.</p>

**Enterprise Information Management
Conceptual Data Model v2.0
Examination and Enforcement Action**

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Confidentiality Rating	Integrity Rating	Availability Rating

**Enterprise Information Management
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Examination and Enforcement Action**

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Confidentiality Rating	Integrity Rating	Availability Rating

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Confidentiality Rating	Integrity Rating	Availability Rating

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Confidentiality Rating	Integrity Rating	Availability Rating

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Confidentiality Rating	Integrity Rating	Availability Rating

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Confidentiality Rating	Integrity Rating	Availability Rating

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Examination and Enforcement Action**

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Confidentiality Rating	Integrity Rating	Availability Rating

**Enterprise Information Management
Conceptual Data Model v2.0
Financial Institution**

(b)(7)(E)

Business Entity Name	Business Entity Definition	Confidentiality Rating	Integrity Rating	Availability Rating
Affiliate	An Affiliate is an organization under common ownership or voting control with the financial institution.			
Deposit Account	A Deposit Account is a record of financial transactions for an individual.			
Financial Institution	A Financial Institution is an organization that is or is in the process of being insured by the FDIC and that collects or intends to collect funds from the public, and from other institutions, and invests those funds in financial assets, such as loans, securities, bank deposits, and income generating property. A Financial Institution includes identifying data about the history of all transactions or events (including location, classification, regulator, line of business, etc.) that alter the structure or condition of the Financial Institution throughout its life cycle from the chartering of the Financial Institution through the point at which it ceases to do business as a unique business entity.			
Financial Institution Application	A Financial Institution Application is a request from a current or prospective financial institution to establish or expand certain functions. Applications are traditionally related to deposit insurance, the establishment or relocation of a branch office, mergers where the FDIC supervises the resultant institution, and changes in control of state non-member banks.			
Financial Institution Application Action	A Financial Institution Application Action is an interim or final decision made by the FDIC related to the approval or denial of an application received from a financial institution.			
Financial Institution Application Appeal	A Financial Institution Application Appeal is a formal dispute made by a financial institution of an action taken by FDIC in response to an application submitted by the financial institution.			
Financial Institution Asset	A Financial Institution Asset is any loan, investment, security, real or personal property, claim, cause of action, or other item of value held by a financial institution.			
Financial Institution Borrower	A Financial Institution Borrower is an individual or organization that has received money from a financial institution and is legally bound to repay the loan.			

**Enterprise Information Management
Conceptual Data Model v2.0
Financial Institution**

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Business Entity Name	Business Entity Definition	Confidentiality Rating	Integrity Rating	Availability Rating
Financial Institution Creditor	A Financial Institution Creditor is an individual or entity to whom a debt is due, as, for example, the provider of goods, services or a lender of funds. Creditors of failed insured depository institutions are those who have lent funds to the institution, such as "fed funds", or who have provided goods or services for which payment is owed, such as servicers. Depositors are creditors of a failed institution to the extent of their uninsured deposits.			
Financial Institution Customer	A Financial Institution Customer is a person, company, or other entity which uses or purchases services provided by a financial institution.			
Financial Institution Depositor	A Financial Institution Depositor is an individual or entity which has deposited funds with a particular insured depository institution.			
Financial Institution Officer/Director	A Financial Institution Officer or Director is an individual, specifically an officer, director or other executive level person, who participates in the conduct of the affairs of a financial institution.			
Financial Institution Property	A Financial Institution Property is a physical possession which is legally owned by an institution.			
Financial Institution Staff Member	A Financial Institution Staff Member is an individual currently or potentially employed by a financial institution who participates in the conduct of the affairs of a financial institution.			
Financial Institution Staff Member Background Investigation	A Financial Institution Staff Member Background Investigation is an inquiry into the previous experience and the personal, credit and financial history of an individual potentially or currently employed by a financial institution.			
Financial Institution Subsidiary	A Financial Institution Subsidiary is a corporation that is a separate and distinct legal entity which is subject to the laws of the state where they are incorporated and whose business activities are managed by the subsidiary's own board of directors. They are usually wholly owned by a parent FDIC-insured institution. Subsidiaries are generally formed to conduct a type of business that is not permissible for the parent, conduct certain business activities that are restricted in an institution's charter, or insulate the parent institution from legal liability in certain business ventures.			
Foreign Bank U.S. Branch	A US Branch of a Foreign Bank is an office or place of business of a foreign bank located in any state of the United States at which deposits are received.			

**Enterprise Information Management
Conceptual Data Model v2.0
Financial Institution**

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Business Entity Name	Business Entity Definition	Confidentiality Rating	Integrity Rating	Availability Rating
Institution Financial Profile	An Institution Financial Profile is a pecuniary summary of a financial institution as reported in accordance with regulatory and other public disclosure requirements. A profile includes balance sheet information and net worth of a financial institution as of a certain date. It also includes income and expense items and off-balance sheet activities (e.g., CALL, TFR, etc.).			
Investment Security	An Investment Security is a certificate or document that indicates an interest in a business or money loaned to a company or a government entity. Investment securities are of two types, namely equity securities (such as common stocks) and debt securities (such as bank notes, Treasury bills and bonds).			
Investor	An Investor is an individual or organization that purchases stocks or securities of a financial institution. (Includes Holding Companies.)			
Lending Data Filing	<p>A Lending Data Filing is an information submission made by certain institutions about their lending record, including filings related to:</p> <p>Home Mortgage Disclosure Act (HMDA) Data - A required annual disclosure of a financial institution's home mortgage application data. These data include information such as: applicants' race or ethnic origin, income, marital status, and gender; type, amount, and location of the loan; and action taken on the application.</p> <p>Community Reinvestment Act (CRA) Data - A required annual disclosure of small business, small farm, and community development loans made by institutions designated as CRA "Large" institutions. These data include information such as amounts and locations of loans and business and farm revenue.</p>			
Loan	A Loan is an arrangement in which a lender gives money or property to a borrower, and the borrower agrees to return the property or repay the money, usually along with interest, at some future point(s) in time. Usually, there is a predetermined time for repaying a loan, and generally the lender has to bear the risk that the borrower may not repay a loan (though modern capital markets have developed many ways of managing this risk).			
Off-Balance Sheet Asset	An Off-Balance Sheet Asset is a loan commitment, letter of credit, or revolving underwriting facility. Additionally, swaps, futures, forwards, and option contracts are derivative instruments whose notional values are carried off-balance sheet, but whose fair values are recorded on the balance sheet.			

Enterprise Information Management
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Financial Institution

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Business Entity Name	Business Entity Definition	Confidentiality Rating	Integrity Rating	Availability Rating
U.S. Bank Foreign Branch	A Foreign Branch of a US Bank is an office or place of business located outside the United States, its territories, Puerto Rico, Guam, American Samoa, the Trust Territory of the Pacific Islands, or the Virgin Islands, at which banking operations are conducted.			

**Enterprise Information Management
Conceptual Data Model v2.0
Market and Economic**

Business Entity Name	Business Entity Definition	Confidentiality Rating	Integrity Rating
Economic Condition	An Economic Condition is a documented occurrence or event that occurs related to the economy.		
Economic Trend	An Economic Trend is a pattern related to one or more economic conditions that may result in a threat to a group of financial institutions and the insurance funds.		
Emerging Risk	An Emerging Risk is an issue that poses potential threat to groups of financial institutions and the insurance funds tracked by FDIC.		
Financial Industry	A Financial Industry is a legal entity entity doing business related to financial services.		
Financial Market Condition	A Financial Market Condition is a condition of the environment in which buyers and sellers trade similar items in an open marketplace.		
Financial Market Trend	A Financial Market Trend is a pattern of activities, situations, or events observed in the financial markets.		
Geographical Area	A Geographical Area is a physical location or group of physical locations that set the focus for the analysis of regional economic trends.		
Industry	An Industry is a classification for related types of companies.		
Non-Financial Industry	A Non-Financial Industry is a legal entity doing business not related to financial services.		

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**Enterprise Information Management
Conceptual Data Model v2.0
Market and Economic**

(b)(7)(E)

Availability Rating

**Enterprise Information Management
Conceptual Data Model v2.0
Resolutions and Receiverships**

Business Entity Name	Business Entity Definition	Confidentiality Rating	Integrity Rating	Availability Rating
Asset Bid	An Asset Bid is a formal purchase offer on the assets being sold in a failed financial institution asset sale.			
Asset Bidder	An Asset Bidder is a legal entity that submits a formal bid for the purchase of the assets of a failed financial institution.			
Asset Claim	An Asset Claim is a formal request made to address breaches of representations and warranties made in the asset sale which can result in non-monetary cures, monetary cures, and repurchases.			
Asset Claimant	An Asset Claimant is an individual or entity that makes a formal request to address breaches of representations and warranties made in the asset sale which can result in non-monetary cures, monetary cures and repurchases.			
Asset Sale	An Asset Sale is the transfer of ownership of financial institution assets to the private sector and the possible write-off of remaining balances. Sales of assets include sale to the acquirer, securitization, auction, write-off of remaining balances, and other forms of sale.			
Asset Servicer	An Asset Servicer is a third-party that provides services to manage or dispose of the assets of a failed financial institution.			
Asset Valuation	An Asset Valuation is an estimated current worth of capital or fixed assets collected to help estimate the value of one or more assets from a failing institution. Process definition: The estimated value of assets information collected to help estimate the value of one or more assets from a failing financial institution. For pools of assets, specific assets are chosen from a statistical sample and their value is extrapolated over the entire pool. The valuation is used to help estimate the FDIC's net loss for a failing financial institution, as a minimum selling price for the asset or pool, and to estimate the value of receivership assets as needed. Corporate purchased assets are handled in the same manner.			

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**Enterprise Information Management
Conceptual Data Model v2.0
Resolutions and Receiverships**

(b)(7)(E)

Business Entity Name	Business Entity Definition	Confidentiality Rating	Integrity Rating	Availability Rating
Assistance Agreement	An Assistance Agreement is a mutual arrangement by which the FDIC provides financial assistance to a failing financial institution.			
Bridge Bank	A Bridge Bank is a newly created financial institution that succeeds to substantially all of the assets and liabilities of a failed financial institution, when it has been determined that keeping the business operations running for a period of time will enhance the final resolution. Bridge Bank data relates to general administrative matters, expenses and other operational information that is not readily assigned to other enterprise entities.			
Corporate Purchased Asset	A Corporate Purchased Asset is a commodity of a failed institution that has been paid for and is owned by the FDIC.			
Deposit Account	A Deposit Account is a record of financial transactions for an individual.			
Dividend	A Dividend is a portion of cash derived from receivership asset liquidations which is used to pay claimants.			
Failed Financial Institution Investigation	A Failed Financial Institution Investigation is an assessment of the practices of the individuals associated with a failed financial institution on the basis of possibly making criminal referrals and pursuing, on behalf of a failed insured depository institution, professional liability claims, and claims against directors and officers and fidelity bond carriers, including assessments of the potential for monetary recovery.			
Financial Institution Asset	A Financial Institution Asset is any loan, investment, security, real or personal property, claim, cause of action, or other item of value held by a financial institution.			

**Enterprise Information Management
Conceptual Data Model v2.0
Resolutions and Receiverships**

(b)(7)(E)

Business Entity Name	Business Entity Definition	Confidentiality Rating	Integrity Rating	Availability Rating
Financial Institution Creditor	A Financial Institution Creditor is an individual or entity to whom a debt is due, as, for example, the provider of goods, services or a lender of funds. Creditors of failed insured depository institutions are those who have lent funds to the institution, such as "fed funds", or who have provided goods or services for which payment is owed, such as servicers. Depositors are creditors of a failed institution to the extent of their uninsured deposits.			
Franchise Bid	A Franchise Bid is an offer submitted by a qualified bidder for the purchase of a failed financial institution or its assets.			
Franchise Bidder	A Franchise Bidder is a legal entity that submits a formal bid for the purchase of a failing financial institution or any of its assets. A franchise bidder must be an approved financial institution.			
Investigation Claim	An Investigation Claim is a civil or a criminal claim made on behalf of the receivership to gain restitution to recover funds.			
Least Cost Test Determination	A Least Cost Test Determination is a result of the analysis of potential resolution options (including bridge bank/conservatorship as an interim step) that is used to determine the option that results in the lowest cost to the insurance fund(s).			
Off-Balance Sheet Item	An Off-Balance Sheet Item is a contingent asset or liability of a bank, and thus does not appear on its balance sheet. In general, off-balance sheet items include, but are not limited to the following: direct credit substitutes in which a bank substitutes its own credit for a third party, including standby letters of credit; irrevocable letters of credit that guarantee repayment of commercial paper or tax-exempt securities; risk participation's in bankers' acceptances; sale and repurchase agreements, and asset sales with recourse against the seller; interest rate swaps; interest rate options, and currency options.			

**Enterprise Information Management
Conceptual Data Model v2.0
Resolutions and Receiverships**

(b)(7)(E)

Business Entity Name	Business Entity Definition	Confidentiality Rating	Integrity Rating	Availability Rating
Pro Forma Financial Statement	A Pro Forma Financial Statement is a balance sheet prepared for a failing institution that reflects a reasonably accurate financial position as of the date of closing.			
Receivership	A Receivership is a legal entity that succeeds to the assets and liabilities of a failed depository institution and for which the FDIC is appointed receiver to wind up the affairs of that institution for the benefit of its creditors, including uninsured depositors. The data for receiverships relates to general administrative matters, expenses and other operational information that is not readily assigned to other enterprise entities.			
Receivership Claim	A Receivership Claim is an obligation asserted against the receivership typically arising from the actions of the failed financial institution.			
Receivership Liability	A Receivership Liability is a fund held by a failed financial institution (Receivership) that is owned by or due to a third party. These include deposits, borrowings from a Federal Reserve Bank, or other banks, and Federal Funds in the interbank market. Other liability categories include managed liabilities (deposits that banks actively solicit from other banks), and contingent liabilities resulting from the continued accrual of interest on claims, (this is a liability for the receivership).			
Resolution Transaction	A Resolution Transaction is a determination about the direction to be taken as a result of the Least Cost Test Determination and the associated legal documents that the FDIC may implement to resolve a failing insured financial institution.			
Unclaimed Deposit	An Unclaimed Deposit is an individual's or entity's funds deposited with a failed financial institution for which an insurance claim has not been submitted.			
Unclaimed Depositor	An Unclaimed Depositor is an individual or entity who deposited funds with a particular insured depository institution that has failed, and has not claimed the funds for the insured amount.			