

# Risk & Compliance Analytics

Executive Summary

Generated March 2026

## Key Performance Indicators

|                                    |                                 |  |                                 |
|------------------------------------|---------------------------------|--|---------------------------------|
| <b>89.0%</b><br>BSA AML COMPLIANCE | <b>10.2%</b><br>NET WORTH RATIO | <b>12.8</b><br>CAPITAL ADEQUACY          | <b>0.9%</b><br>DELINQUENCY RATE |
| <b>0.3%</b><br>CHARGE OFF RATE     | <b>2</b><br>COMPOSITE CAMEL     | <b>60.0%</b><br>CONCENTRATION RISK SCORE | <b>19.5%</b><br>LIQUIDITY RATIO |

## Key Insights

### Well-Capitalized Status

10.2% net worth ratio exceeds 7% well-capitalized threshold

### Credit Quality Strong

0.87% delinquency rate within acceptable range

### BSA Activity

1 SAR(s) filed this period — review for patterns

### Open Examination Findings

3 unresolved finding(s) require management response

## Decisions Requiring Action

### BSA/AML Alert Response

Unusual transaction pattern in 3 business accounts - \$487,000 in wire transfers over 5 days

**BREACHED**

### Regulatory Filing

Call Report 5300 due in 5 days - Q4 2025 filing

**ON TRACK**

## Strategic Recommendations

- 1 Review BSA/AML Activity**  
1 SAR(s) filed — investigate underlying transaction patterns.  
**Expected: Regulatory compliance and risk mitigation**
- 2 Resolve Open Findings**  
3 open finding(s) — develop corrective action plans.  
**Expected: Improved examination rating**

### 3 Address Rising Delinquencies

Delinquency ratio at 0.87% — review collection strategies.

Expected: Reduce charge-offs and improve asset quality

## Recent Actions Taken

✓ Enhanced Collections — Credit Risk Response • action\_taken

## Decision Pipeline Status



Risk & Compliance Analytics • Decision Pipeline v2.0  
DataVisuals™