BSA & Fraud Analytics

Executive Summary

Generated March 2026

Key Performance Indicators

89.0% BSA AML COMPLIANCE	**10.2%** NET WORTH RATIO	**12.8** CAPITAL ADEQUACY	**0.9%** DELINQUENCY RATE
0.3% CHARGE OFF RATE	**2** COMPOSITE CAMEL	**60.0%** CONCENTRATION RISK SCORE	**19.5%** 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 — WARNING
Unusual transaction pattern in 3 business accounts - $487,000 in wire transfers over 5 days

Regulatory Filing — ON TRACK
Call Report 5300 due in 5 days - Q4 2025 filing

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

3	2	1	0
TOTAL DECISIONS	PENDING ACTION	RESOLVED	SLA BREACHED