

Appendix A: Self-Assessment Worksheets

The procedures and worksheets in this appendix were prepared for institutions to use as a basis for completing a self-assessment required to establish a daylight overdraft net debit cap in the average, above average, or high cap categories. Prior to performing the assessment, institutions should carefully review section VI of this manual, which provides additional discussion of the components of the assessment. Appropriate documentation supporting the results of the assessment should be attached to all parts of the worksheets and kept on file for review by the institution's primary supervisor. Comments on various factors essential to the self-assessment may be attached as necessary, provided the comments reference the appropriate worksheet.

The index below indicates the location of the various components of the self-assessment including (1) creditworthiness, (2) intraday funds management and control, (3) customer credit policies and controls, and (4) operating controls and contingency procedures. Institutions normally must use the Creditworthiness Matrix method (1.A.), which relies on recent capital levels and supervisory examination ratings, to determine their creditworthiness rating. The full self-assessment of creditworthiness (1.B.) is permitted, or in some cases required, in certain circumstances. These circumstances, which are discussed further in section VI of this manual, might include a significant change in financial condition, the availability of additional substantive information about the institution's financial condition not available at the time of the last examination, or a significant improvement in areas of concern to the primary supervisor since the last examination. All institutions should complete components 2, 3, and 4. Ratings for the four components should be recorded in table A-4 to arrive at the institution's final self-assessment rating.