

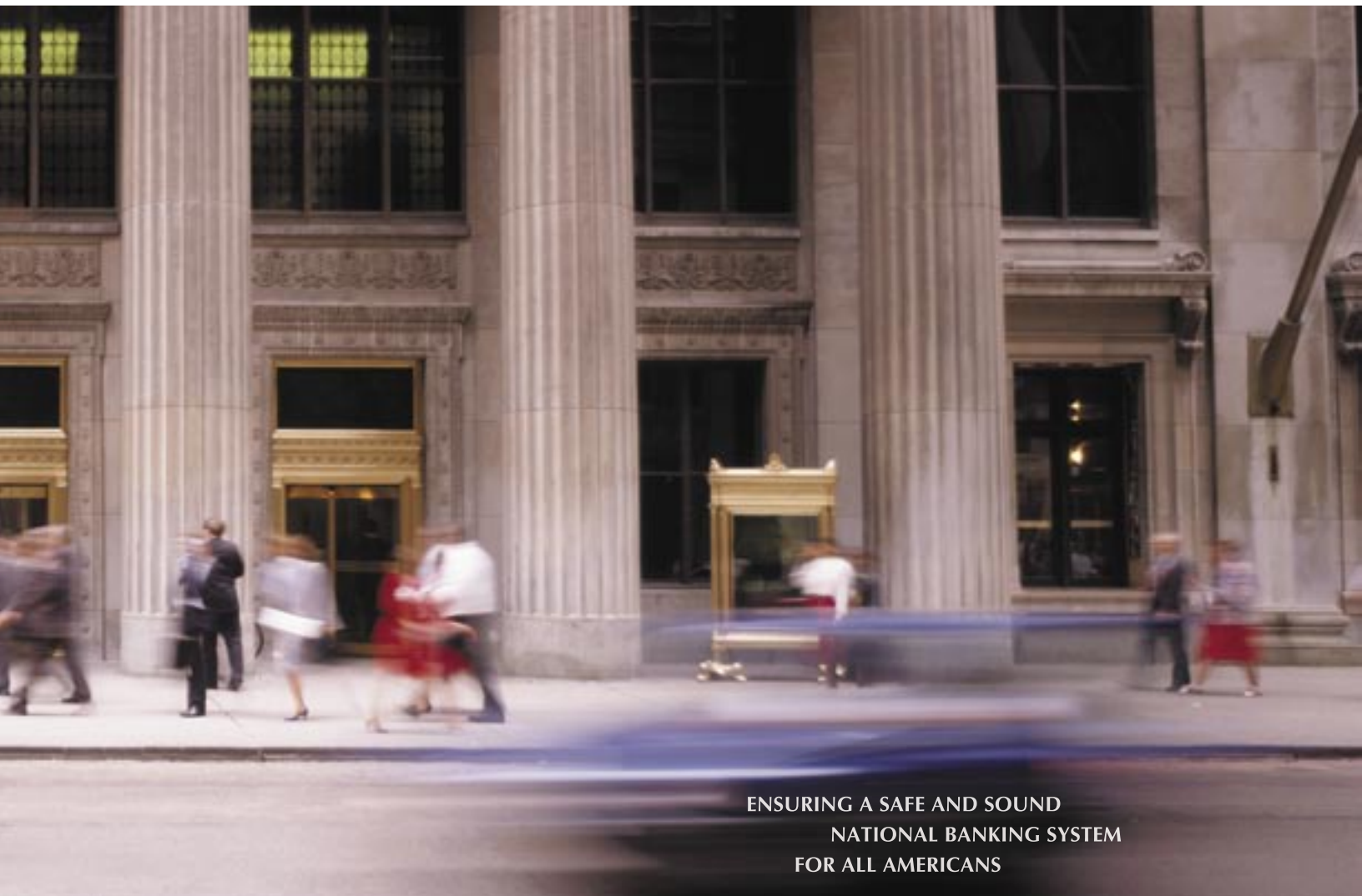


Comptroller of the Currency  
Administrator of National Banks

US Department of the Treasury

# Annual Report

## Fiscal Year 2005



ENSURING A SAFE AND SOUND  
NATIONAL BANKING SYSTEM  
FOR ALL AMERICANS

## OCC VISION

The Office of the Comptroller of the Currency (OCC) seeks to assure a banking system in which national banks soundly manage their risks, comply with applicable laws, compete effectively with other providers of financial services, offer products and services that meet the needs of customers, and provide fair access to financial services and fair treatment of their customers.

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Spurred by reports from OCC examiners about rising credit risk — typical for this phase of the credit cycle — we took a number of steps to identify potential areas of weakness and to strengthen our supervisory oversight of areas that presented elevated safety and soundness concerns.

