



OCC BULLETIN

Comptroller of the Currency
Administrator of National Banks

Subject: Interagency Advisory Description: Confidentiality of the Supervisory Rating and Other Nonpublic Supervisory Information

TO: Chief Executive Officers of All National Banks, Federal Branches and Agencies,
Department and Division Heads, All Examining Personnel, and other Interested Parties

The Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of Thrift Supervision (the agencies) are issuing jointly the attached “Interagency Advisory on the Confidentiality of the Supervisory Rating and Other Nonpublic Supervisory Information.” The purpose of the advisory is to remind financial institutions of the confidential nature of an institution’s report of examination, which includes the CAMELS or other supervisory rating, as well as other nonpublic supervisory information. It also reminds financial institutions of the prohibition on the disclosure of this information, except in very limited circumstances.¹ The agencies are releasing this advisory now because of concerns that insurers have requested or required depository institutions to release their CAMELS ratings during the underwriting process for Directors and Officers Liability coverage. The attached advisory outlines the specific rules related to the disclosure of nonpublic supervisory information and includes a listing of alternative sources of publicly available information on financial institutions.

Questions about the advisory may be directed to your OCC supervisory office or Heidi M. Thomas, special counsel, Legislative and Regulatory Activities Division at (202) 874-5090, or Barbara Washington, Operational Risk Policy at (202) 874-6037.

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Attachment: [Interagency Advisory](http://www.occ.treas.gov/ftp/bulletin/2005-4a.pdf)
[<http://www.occ.treas.gov/ftp/bulletin/2005-4a.pdf>]

¹ Federal law also provides for penalties for the unauthorized disclosure or use of nonpublic information. See 18 USC 641; 12 CFR 4.37(b)(ii).