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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

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**To:** Chief Executive Officers of National Banks, All Examining Personnel, and *Comptroller's Handbook* Subscribers

The enclosed booklet, "Bank Supervision Process," is part of an ongoing update and revision of the *Comptroller's Handbook*. It replaces the "Bank Supervision Process" booklet dated April 1996 and the "Examination Planning and Control" booklet dated July 1997.

This booklet, which continues to be the primary reference for OCC's supervision policy, provides updated guidance examiners use when supervising national banks. The major revisions to this booklet include:

- Incorporating examination planning, control, and communications standards previously contained in the "Examination Planning and Control" booklet and other OCC issuances.
- Adding the principles of functional regulation as set forth in the Gramm-Leach-Bliley Act of 1999.
- Updating information on the types of banks and examination frequency and types.
- Adding guidance on the use of enforcement actions, CMPs, conditions imposed in writing, suspected criminal violations, and information received from an outside source.
- Consolidating all Uniform Financial Institutions Rating Systems in the appendixes.

#### **Rescinded Issuances**

The following OCC issuances are rescinded because the information has been incorporated in the enclosed "Bank Supervision Process" booklet:

- "Examination Planning and Control" booklet of the *Comptroller's Handbook* dated July 1997.
- Examining Bulletin 93-9, "Report of Examination" dated December 23, 1993.
- Examining Circular 159 (revised), "Uniform Financial Institutions Rating System" dated December 10, 1979.
- Examining Circular 159 (revised), Supplement 1, "Uniform Financial Institutions Rating System" dated July 21, 1982.
- Examining Circular 238, "CAMEL Disclosure" dated March 31, 1987.
- Examining Circular 238, Supplement 1, "Specialty Ratings Disclosure" dated August 2, 1989.
- Examining Circular 238, Supplement 2, "Disclosure of CRA Preliminary Ratings" dated July 13, 1990.

- OCC Bulletin 94-50, "Standards for Communication in Bank Supervisory Activities" dated September 8, 1994.
- OCC Bulletin 97-1, "Uniform Financial Institutions Rating System and Disclosure of Component Ratings" dated January 3, 1997.
- OCC Bulletin 98-13, "Expanded Examination Cycle for Certain Small Insured Institutions" dated April 16, 1998.
- OCC Bulletin 98-46, "Uniform Interagency Trust Rating System" dated October 14, 1998.
- OCC Bulletin 99-3, "Uniform Rating System for Information Technology" dated January 29, 1999.
- OCC Bulletin 99-42, "Extended Examination Cycle for Federal Branches and Agencies" dated November 5, 1999.
- OCC Bulletin 2001-17, "Change in URSIT Usage for Examinations of National Banks" dated April 6, 2001.

Questions regarding this booklet should be directed to the Operational Risk Policy Division at (202) 874-5190.

An electronic copy of this booklet can be accessed through the OCC's Web site at [www.occ.treas.gov](http://www.occ.treas.gov). To order additional copies of this booklet, please send your request and \$25 for each booklet to the Comptroller of the Currency, Attn: Accounts Receivable, 250 E Street SW, Mail Stop 4-8, Washington, DC 20219.