



# RESCINDED

Office of the  
Comptroller of National Banks  
Department of

OCC 2000-4

**Subject: OCC Issuances**  
**Date: March 1, 2000**

**To: Chief Executive Officers of All National  
Banks, Department and Division Heads, and All  
Examining Personnel**

**Description: Listing of Current OCC Bulletins and Circulars**

Any attachments to this document are rescinded only as they relate to national banks and federal savings associations.

issuance or policy, or the regulation was published in the *Federal Register*.

Information on the status of an OCC issuance, including the reason for rescision, is available on the OCC Internet Web site at <http://www.occ.gov/issue.htm>.

For further information on OCC issuances, contact the OCC Communications Division, Washington, DC 20219; phone (202) 874-4700.

Copies of individual issuances are available from:

Office of the Comptroller of the Currency  
Public Information Room  
250 E St. SW, Mail Stop 1-5  
Washington, DC 20219  
(202) 874-5043  
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**Related Links**

- [Listing of Current OCC Bulletins and Circulars](#)

**OCC Bulletins**

<b><u>Issuance</u></b>	<b><u>Date</u></b>	<b><u>Title</u></b>
OCC-94-08	01/27/94	Electronic Imaging Systems
OCC-94-13	02/24/94	Non-deposit Investment Sales Examination Procedures
OCC-94-14	02/24/94	Risk-Based Capital; Concentrations of Credit & Nontraditional Activities
OCC-94-21	03/18/94	Risk Based Capital Multifamily Housing -- Final Rule
OCC-94-22	04/06/94	FDICIA Part 112 -- 12 CFR 363
OCC-94-23	04/06/94	Push-down Accounting
OCC-94-30	05/03/94	Discrimination in Lending -- Interagency Policy Statement
OCC-94-31	05/10/94	Risk Management of Financial Derivatives Q & A's
OCC-94-33	05/21/94	National Linesheets
OCC-94-36	05/31/94	Fair Housing Home Loan Data System -- Final Rule
OCC-94-37	06/07/94	Real Estate Appraisal -- Final Rule
OCC-94-41	06/24/94	12 USC 60 -- Prior Approval of Dividends
OCC-94-42	06/27/94	Change in SMS Documentation Policy
OCC-94-43	06/29/94	Prompt Corrective Action -- Capital Restoration Plans
OCC-94-50	09/08/94	Communications Standards for Bank Supervisory Activities
OCC-94-66	12/13/94	CDC and Community Development Project Investment Guidelines
OCC-95-05	01/31/95	Multiregional Data Processing -- Interagency Policy
OCC-95-07	02/09/95	Concentrations of Credit
OCC-95-10	02/15/95	Regulatory Capital Treatment for Deferred Tax Assets
OCC-95-11	02/16/95	National Bank Lending Limits - Revised 12 CFR Part 32
OCC-95-14	03/02/95	Flood Insurance -- Coverage and Rates
OCC-95-15	03/13/95	Allowance for Loan and Lease Losses in Federal Branches
OCC-95-16	03/16/95	Appraisal -- Affordable Housing Loans and Market Value
OCC-95-20	04/14/95	Tying Restrictions
OCC-95-29	06/21/95	RESPA -- Availability of Escrow Software
OCC-95-50	09/11/95	Risk-Based Capital: Derivatives -- Final Rule
OCC-95-52	09/22/95	Retail Sales of Non-deposit Investments -- Interagency Statement
OCC-95-53	10/05/95	Registered Transfer Agent -- Revised TA-1 Form
OCC-95-55	10/06/95	Currency Transaction Report -- Guidance on New CTR Forms
OCC-95-59	11/08/95	Low Level Recourse -- Final Rule
OCC-95-65	11/29/95	Working with Borrowers Affected by Natural Disasters
OCC-96-05	01/11/96	12 CFR 24: CDCs and Project Investment Reinvestments Provision -- Final Rule
OCC-96-11	01/25/96	CRA: Guidelines for Approval of Strategic Plan
OCC-96-16	02/08/96	Fiduciary Income Statement -- Addition of Schedule E
OCC-96-18	02/23/96	National Bank Appeals Process -- Guidance for Bankers

OCC-96-19	02/03/96	Suspicious Activity Reports -- New Form
OCC-96-22	04/10/96	Part 34: Real Estate Lending, Appraisals -- Final Rule
OCC-96-24	04/16/96	Part 363: Annual Independent Audits, Reporting -- Final Rule
OCC-96-25	04/30/96	Fiduciary Risk Management of Derivatives & Mortgage-backed Securities
OCC-96-29	05/24/96	Reg E: Electronic Fund Transfers -- Final and Proposed Rules
OCC-96-30	05/31/96	Working with Borrowers Affected by Drought Conditions
OCC-96-35	07/12/96	Bank Secrecy Act -- Q & As
OCC-96-39	07/24/96	Risks and Control Systems -- Data Communications
OCC-96-40	07/29/96	Notice of Important Litigation -- Message to Bankers
OCC-96-41	07/30/96	RESPA Regulation X -- Final Rule and Policy Statements
OCC-96-43	08/12/96	Credit Derivatives -- Guidelines for National Banks
OCC-96-48	09/03/96	Stored Value Card Systems
OCC-96-49	09/06/96	Risk-Based Capital, Market Risk -- Final Rule
OCC-96-51	09/20/96	Bank Purchases of Life Insurance
OCC-96-56	10/17/96	Community Reinvestment & CEBA Banks -- FRB Interpretation
OCC-96-57	10/21/96	CRA -- Interagency Q & A
OCC-96-59	10/23/96	Credit to Insiders, Affiliates Transactions -- Final Rule
OCC-96-63	10/29/96	12 CFR 24 CDC/CD Project, Other Public Welfare Investment -- Final Rule
OCC-96-64	11/01/96	Economic Growth & Regulatory Paper Reduction Act -- Summary
OCC-97-01	01/02/97	Uniform Financial Institutions Rating System
OCC-97-03	01/08/97	Qualification Requirements for Certain Security Transactions -- Proposed Rule
OCC-97-05	01/10/97	Working with Borrowers Affected by Recent Natural Disasters
OCC-97-07	01/15/97	Certification of National Bank Documents -- New Procedures
OCC-97-08	01/17/97	OCC Standards for Developing Regulations
OCC-97-14	03/07/97	UFI Rating System & Disclosure of Component Ratings -- Q & A
OCC-97-19	04/16/97	Availability of Funds Reg CC -- Final Rule
OCC-97-21	04/10/97	Interagency Statement on Sales of 100% Loan Participation
OCC-97-22	05/15/97	Fiduciary Activities of National Banks -- Q & As 12 CFR 9
OCC-97-23	05/16/97	FFIEC Interagency Statement Corporation Business Resumption & Contingency Planning
OCC-97-24	05/20/97	Credit Scoring Models -- Examination Guidance
OCC-97-26	07/03/97	CRA -- Performance Context
OCC-97-27	07/10/97	RESPA -- Revision of Special Information Booklet
OCC-97-37	10/14/97	Truth in Lending Reimbursement
OCC-97-38	10/23/97	BSA: Exemptions -- Final Rule & Notice of Proposed Rule Making
OCC-97-42	11/06/97	CRA -- Interagency Q&A
OCC-97-43	11/13/97	Risk-Based Capital SEC. 208 of CDRIA -- Final Rule
OCC-97-46	11/26/97	HMDA -- Reporting Requirements for 1997
OCC-97-49	12/18/97	HMDA -- Instructions for Filing HMDA-LARS -- Guide For Bankers

OCC-97-51	12/23/97	Risk-Based Capital -- Recourse/Direct Credit Subs -- Proposed Rule
OCC-98-01	01/07/98	Interagency Policy Statement-Internal Audit/Outsourcing
OCC-98-03	02/04/98	Technology Risk Management -- Guide for Banker, Examiners
OCC-98-05	02/18/98	Real Estate Settlement Procedures Reg X -- Amendments to RESPA: Final Rule
OCC-98-06	02/19/98	Repurchase Agreements of Depository Institutions w/Security Dealers
OCC-98-07	02/20/98	Proposed Interagency Policy Statement on External Auditing
OCC-98-09	03/24/98	HMDA -- Exemption Threshold for Depository Institutions
OCC-98-10	04/06/98	Lending Limits -- Final Rule
OCC-98-12	04/14/98	Reimbursement Pursuant to 108(E) of TILA
OCC-98-13	04/16/98	Expanded Exam Cycle for Certain Small Institutions -- Final Rule
OCC-98-15	04/21/98	EFT '99
OCC-98-16	04/21/98	Truth in Lending (Reg Z)
OCC-98-17	04/01/98	Regulations E, DD, M, Z, and B -- Interim and Proposed Rules
OCC-98-18	04/22/98	Reviews of Regulations B and C -- Request for Comment
OCC-98-19	04/23/98	A Guide to HMDA Reporting -- Getting it Right -- Revised Edition
OCC-98-20	04/27/98	Investment Securities -- Policy Statement
OCC-98-21	05/05/98	Shared National Credit Program -- Description and Guidelines
OCC-98-22	05/12/98	Branch Names -- Interagency Statement
OCC-98-23	05/27/98	Fair Lending Self-Testing Privilege -- Final Rule
OCC-98-25	05/29/98	Equal Credit Opportunity -- Final Rule Revising Reg. B
OCC-98-29	07/09/98	Accounting for Computer Software Costs
OCC-98-31	07/30/98	Guidance on Electronic Financial Services & Consumer Compliance
OCC-98-32	07/24/98	Civil Money Penalties -- Interagency Statement
OCC-98-33	08/03/98	Fair Credit Reporting Act -- Consumer Information Sharing
OCC-98-34	08/03/98	Working with Borrowers Affected by Disasters -- Message to Bankers
OCC-98-36	08/11/98	Risk-Based Capital -- Servicing Assets -- Final Rule
OCC-98-38	08/24/98	Technology Risk Management: PC Banking Guidance for Bankers & Examiners
OCC-98-39	08/26/98	Compliance Software -- Release of APRWIN 5.0, PY 1.02
OCC-98-40	08/27/98	Truth in Savings, Reg DD -- Interim Rule Made Final
OCC-98-41	09/09/98	Risk-Based Capital -- Unrealized Gains on Equity Securities
OCC-98-43	10/02/98	Prohibition Against Interstate Deposit Production -- Exam Procedures
OCC-98-44	10/06/98	TILA -- Administrative Enforcement Policy Statement
OCC-98-45	10/06/98	Accounting for Derivatives & Hedging Activities
OCC-98-46	10/14/98	Uniform Interagency Trust Rating System
OCC-98-47	10/15/98	Debt Collection Improvement Act of 1996
OCC-98-48	10/15/98	BSA-Final Rule on Large Currency Transaction Exemptions
OCC-98-49	10/15/98	Regulations E, M, & DD -- Final Rules
OCC-98-50	10/16/98	Year 2000 Standards for Safety and Soundness
OCC-98-51	10/30/98	Allocated Transfer Risk Reserves -- Final Rule
OCC-98-53	12/01/98	Community Reinvestment Act -- Income level, Median Family

OCC-98-54	12/01/98	OCC Fees for 1999
OCC-98-56	12/10/98	Statement on Tax Allocation in a Holding Company Structure-- Interagency Statement
OCC-99-01	01/04/99	FAS 133 Accounting for Derivatives -- Interim Guidance for NBS
OCC-99-02	01/25/99	Supplement BC 277 -- Risk Management Financial Derivatives
OCC-99-03	01/29/99	Uniform Rating System for IT -- Message to Banks and Examiner
OCC-99-04	01/29/99	Debt Collection Improvement Act of 1996--Advance Notice of Proposed Rulemaking
OCC-99-05	01/29/99	Bank Secrecy Act -- Designation of Exempt Person Form
OCC-99-06	02/04/99	Regulation CC -- Advance Notice of Proposed Rulemaking
OCC-99-08	02/09/99	Bank Secrecy Act -- Report of Foreign Bank and Financial Accounts Form
OCC-99-09	03/05/99	Infrastructure Threats from Cyber-Terrorists -- Message to Bankers and Examiners
OCC-99-10	03/05/99	Subprime Lending Activities
OCC-99-11	03/09/99	Interagency Fair Lending Examination Procedures -- Examination Procedures
OCC-99-12	03/09/99	Risk-Based Capital -- Section 303 of CDRIA -- Final Rule
OCC-99-13	02/19/99	Uniform Retail Credit Classification Policy -- Policy Implementation
OCC-99-14	03/29/99	Real Estate Settlement Procedures Act - Lender Payments to Mortgage Brokers
OCC-99-15	04/05/99	Subprime Lending
OCC-99-16	04/13/99	Consumer Leasing -- Revision of Official Staff Commentary
OCC-99-17	04/19/99	Federal Deposit Insurance
OCC-99-18	04/19/99	Truth in Lending -- Revision of Official Staff Commentary
OCC-99-19	04/20/99	Risk-based Capital, Specific Risk
OCC-99-20	05/04/99	Certification Authority Systems
OCC-99-21	06/03/99	Community Bank -- Focused Regulatory Review -- Advance Notice of Proposed Rulemaking
OCC-99-22	06/03/99	CRA - Interagency Q & As
OCC-99-23	06/08/99	Homeowners Protection Act of 1998 - Private Mortgage Insurance
OCC-99-24	06/09/99	Disclosure of Information
OCC-99-25	06/16/99	Mortgage Brochure - Message to Bankers/Examiners
OCC-99-26	06/22/99	CDCs, CPDd and other Public Welfare Investments -- Advance Notice of Proposed Rulemaking
OCC-99-27	07/01/99	Branch Closings
OCC-99-29	07/12/99	Year 2000 FDIC Asset Backup Program -- Interim Final Rule
OCC-99-30	07/13/99	CRA -- Income Level, Median Family Income
OCC-99-31	07/15/99	Risk Based Capital -- Basel Consultative Paper
OCC-99-32	07/28/99	Regulation CC -- Withdrawal of Advance Notice of Proposed Rulemaking
OCC-99-33	09/09/99	Electronic Transfer Account -- Notice of Electronic Transfer Account Features

OCC-99-34	09/17/99	Truth in Lending Reimbursement
OCC-99-35	09/27/99	Regulation DD -- Truth in Savings -- Interim Rule
OCC-99-36	10/05/99	Risk Based Capital -- Joint Agency Statement
OCC-99-37	10/07/99	Interagency Policy Statement -- External Auditing
OCC-99-38	10/13/99	Interagency Guidelines for Real Estate Lending Policies -- High LTV Residential Real Estate Loans
OCC-99-39	10/14/99	Management Official Interlocks -- Final Rule
OCC-99-40	10/15/99	Y2K Standards for Safety and Soundness for Bank Transfer Agents and Broker-Dealers -- Interim Guidelines
OCC-99-41	10/15/99	Prohibition Against Interstate Deposit Production -- Annual Loan to Deposit Ratios
OCC-99-42	11/05/99	Extended Examination Cycle for Federal Branches and Agencies -- Final Rule
OCC-99-43	11/15/99	Risk-Based Capital Interpretations -- Credit Derivatives
OCC-99-44	12/1/99	Year 2000 Fee Structure
OCC-99-45	12/6/99	Uniform Retail Credit Classification and Account Management Policy -- Extension of Implementation Date
OCC-99-46	12/14/99	Interagency Guidance on Asset Securitization Activities
OCC-99-47	12/16/99	HMDA -- Instructions for Filing HMDA-LARS
OCC-99-48	12/27/99	Bank Activities and Operations, Investment Securities, Corporate Activities -- Final Rule
OCC-99-49	12/27/99	Community Development Corporations, Community Development Projects, and Other Public Welfare Investments -- Final Rule
OCC-00-01	01/12/00	Fair Credit Reporting Act Examination Procedures
OCC-00-02	02/03/00	Children's Online Privacy Protection Act
OCC-00-03	02/16/00	Consumer Credit Reporting Practices -- FFIEC Advisory Letter

### **OCC Banking Bulletins**

<b><u>Issuance</u></b>	<b><u>Date</u></b>	<b><u>Title</u></b>
BB 85-12	05/31/85	Junk Bonds
BB 92-17	03/31/92	Guide to Fair Mortgage Lending
BB 92-24	05/08/92	Merchant Processing
BB 92-25	05/13/92	Working With Borrowers in Communities Under Stress
BB 92-42	08/03/92	Interagency Policy Statement -- External Auditors
BB 92-57	10/14/92	IRS Express Determination Letters
BB 92-69	12/17/92	Depository Institutions Disaster Relief Act of 1992
BB 93-03	01/12/93	Interbank Liabilities
BB 93-12	03/10/93	Interagency Policy Statement on Credit Availability
BB 93-13	03/12/93	Disclosure of Federally-Guaranteed Nonaccrual Loans, Leases
BB 93-18	04/02/93	Interagency Policy on Small Business Loan Documentation
BB 93-23	04/26/93	Questions and Answers Regarding Documentation Policy
BB 93-30	06/03/93	Joint Statement on Fair Lending Expectations

BB 93-35	06/16/93	Interagency Definition on Special Mention Assets
BB 93-42	07/16/93	Accounting for Dispositions of Other Real Estate Owned
BB 93-45	08/11/93	FDICIA 112 -- Audits, Reporting, and Audit Committees
BB 93-46	08/12/93	Interagency Policy on Small Business Loans Documentation
BB 93-48	08/27/93	Department of the Treasury HIC Repurchase Transactions
BB 93-50	09/03/93	Loan Refinancing
BB 93-54	11/02/93	Questions and Answers on Documentation Policy

### **OCC Banking Circulars**

<b><u>Issuance</u></b>	<b><u>Date</u></b>	<b><u>Title</u></b>
BC 21	01/14/70	National Banks May Purchase Shares of Common Stock of National Housing Partnerships
BC 21 S-1	01/29/73	National Banks May Make Investments in National Housing Partnership – II
BC 21 S-2	11/30/73	National Banks May Make Investments in Partnerships in Which the Housing Partnerships is a Partner
BC 57	07/01/76	Banking Holding Company Affiliates
BC 58	11/03/81	Coin and Bullion
BC 58 S-1	12/28/83	Sale of Commemorative Coins
BC 78	10/18/76	Exception to Lending Limits for OPIC Insured Standby Letters of Credit Issued by National Banks
BC 127	04/26/91	Uniform Classification of Assets & Appraisals of Securities
BC 148	09/25/80	Service Charges on Dormant Accounts Abandoned Property Law
BC 168	04/09/82	Charges by a Federal Reserve Bank Against a National Bank
BC 169	06/11/82	Federal Home Loan Mortgage Corporation (FHLMC) Swap Program
BC 181	08/02/84	Purchases of Loans in Whole or in Part-Participations
BC 182	03/27/84	Issuance of “Due Bills” to Customers Purchasing Securities
BC 187	01/18/85	Financial Information on Data Processing Servicers
BC 196	05/07/85	Securities Lending
BC 197	05/07/85	Premiums on U.S. Government Guaranteed Loans
BC 199	05/23/85	Loan Production Offices
BC 200	05/22/85	Accounting for Loan Swaps
BC 205	07/26/85	OCC Staff No-Objection Positions
BC 215	06/18/86	Collateral Evaluations and Classification of Energy Loans
BC 216	09/11/86	Securities Denominated in Foreign Currencies
BC 218	10/31/86	Sweep Fees
BC 220	11/21/86	Investment in Investment Companies Composed of Bank Eligible Investments
BC 226	01/25/88	End-User Computing
BC 229	05/31/88	Information Security
BC 233	02/03/89	Acceptance of Financial Benefits by Bank Trust Departments
BC 235	05/10/89	International Payments Systems Risk
BC 240	09/07/89	Push Down Policy
BC 243	02/07/90	Suspicious Transactions

BC 243 S-1	06/08/90	Suspicious Transactions
BC 243 S-2	04/18/91	Suspicious Transactions
BC 243 S-3	10/14/92	Suspicious Transactions
BC 243 S-4	10/27/93	Suspicious Transactions – Pethahiah
BC 243 S-5	10/27/93	Suspicious Transactions – Depository Trust
BC 247	09/12/90	Application of Securities Laws to Common Trust Funds
BC 248	10/24/90	Sale of Loans into the Federal Agricultural Mortgage Corporation
BC 255	07/30/91	Troubled Loan Workouts and Loans to Borrowers in Troubled Industries
BC 258	02/27/92	External Fraud
BC 258 S-1	03/13/93	External Fraud
BC 258 S-2	01/05/93	External Fraud
BC 258 S-3	03/19/93	External Fraud
BC 258 S-4	05/14/93	External Fraud – Central Bank (Denver) Certificates
BC 259	03/05/92	Stock Appraisals
BC 260	07/14/92	EDP Service Contacts
BC 263	12/03/92	National Bank Fair Lending Efforts
BC 266	01/05/93	FFIEC Statement on the Use of Large Funds Transfer for Money Laundering
BC 268	02/25/93	Prompt Corrective Action
BC 270	05/21/93	Civil Money Penalty for Delinquent/Inaccurate Call Reports
BC 271	05/25/93	EFT Switches and Network Services
BC 273	06/16/93	Civil Money Penalties
BC 275	09/03/93	Free Riding in Custody Accounts
BC 277	10/27/93	Risk Management of Financial Derivatives

### **OCC Examining Bulletins**

<b><u>Issuance</u></b>	<b><u>Date</u></b>	<b><u>Title</u></b>
EB 92-04	06/29/92	Risk-Based Capital Guidance
EB 92-05	08/10/92	California Registered Warrants
EB 93-01	02/03/93	FDICIA Section 112 Annual Independent Audits and Reporting Requirements
EB 93-06	08/31/93	Regulation F – Interbank Liabilities Examination Procedures
EB 93-07	11/02/93	Interagency Common Core Report of Examination
EB 93-09	12/23/93	Report of Examination

### **OCC Examining Circulars**

<b><u>Issuance</u></b>	<b><u>Date</u></b>	<b><u>Title</u></b>
EC 159	12/10/79	Uniform Financial Institutions Rating System
EC 159 S-1	07/21/82	Uniform Financial Institutions Rating System
EC 216	07/26/83	Certification Procedures for Consumer Loans Charged-Off Between



		Exams
EC 216 S-1	10/02/92	IRS Express Determination Letters
EC 223	08/24/84	Guidelines for Collateral Evaluation and Classification of Troubled Energy Loans
EC 223 S-1	06/18/86	Guidelines for Collateral Evaluation and Classification of Troubled Energy Loans
EC 227	03/18/85	Independent External Audits
EC 229	05/01/85	Guidelines for Capitalization of Interest on Loans
EC 230	05/10/85	International Banking Facilities
EC 233	07/22/85	Supervision Program for Chain Banks
EC 238	03/31/87	CAMEL Disclosure
EC 238 S-1	08/02/89	Specialty Rating Disclosure
EC 238 S-2	07/13/90	Disclosure of CRA Preliminary Ratings
EC 244	10/07/88	Financial Recordkeeping and Reporting of Currency and Foreign Transactions Act 31CFR103
EC 245	12/14/88	Highly Leveraged Transactions
EC 250	01/12/90	Deferred Income Tax Reporting and Review Procedures
EC 251	02/09/90	Communication with Bank Auditors
EC 251 S-1	01/03/91	Contact with Bank Independent Auditors
EC 252	07/26/90	Transfer Agent Referrals to SEC
EC 254	12/11/90	Treatment of Discrimination Issues in CRA Performance Evaluations
EC 256	06/14/91	Asset Management
EC 259	12/24/91	Discounted Cash Flow Model
EC 261	01/24/92	Interagency EDP Examination, Scheduling, and Report Distribution Policy
EC 263	12/14/92	SMS Documentation Policy
EC 264	04/29/93	Data Collection for Small Business Loan Documentation

**OCC Trust Banking/Examining Circulars (TBC/TEC Services)**

<b><u>Issuance</u></b>	<b><u>Date</u></b>	<b><u>Title</u></b>
TBC 17	03/19/80	“Soft Dollar” Purchases
TBC 18	02/04/81	Adoption of Interagency Agreement on ERISA
TBC 19	09/25/81	Fiduciary Purchases of Bonds - When Bank Participates in Underwriting Syndicates
TBC 25	06/19/86	Use of Commission Payments by Fiduciaries