

RESCINDED



Comptroller of the Currency
Administrator of National Banks
US Department of the Treasury

OCC 2004-51 has been replaced by OCC 2011-37

OCC 2004-51

Subject: Bank Supervision Operations
Date: November 10, 2004

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

Description: Enforcement Action Policy

This bulletin transmits Appendix C, dated November 10, 2004, as Supplement 1 to the OCC's Enforcement Action Policy contained in PPM 5310-3 (REV), dated July 30, 2001, and publicly released in OCC Bulletin 2002-38. This appendix identifies those violations or other supervisory findings that, as a result of a statutory or other legal requirement, require the OCC to take a specific action.

The Enforcement Action Policy describes the OCC's policy for taking appropriate enforcement action in response to violations of laws, rules, regulations, final agency orders and/or unsafe and unsound practices or conditions. While a presumption exists for certain types of enforcement actions to be taken by the OCC depending on the nature and history of the OCC's supervisory findings and identified violations of law, the Enforcement Action Policy does provide for some discretion. Appendix C is being issued to identify those areas in which such discretion has been superseded by a specific statutory or other legal requirement. The OCC's Enforcement Action Policy and this Appendix C are applicable to all types of national banks, as well as federal branches and agencies of foreign banks.

These policies and procedures provide only internal OCC guidance. They are not intended to and do not create rights, substantive or procedural. They are not enforceable at law or in any administrative proceeding.

For further information, contact Ronald G. Schneck, director for Special Supervision at (202) 874-4450.

John W. Quill
Deputy Comptroller for Special Supervision

Related Link

- [Supplement 1 of PPM 5310-3 \(REV\): Appendix C](#)