

## Examiners **TODAY**

Examiners today are **well educated**. The OCC attracts some of the brightest people from the nation's campuses and some of the most capable veterans of the financial services industry; 58 percent of OCC examiners have degrees in finance and accounting, 21 percent in business administration, and 15 percent in banking and financial support services.

Beyond academic skills, good bank examiners are **endowed with a unique temperament**. "I think of the examiner as a bit of a detective," said Bonnie Russell, a former OCC recruiter. "When they arrive at a bank, they must dig for details, be persistent, and solve problems. They combine pieces of information, apply rules or laws, and draw conclusions. Often, they must find a relationship between seemingly unrelated information and events."

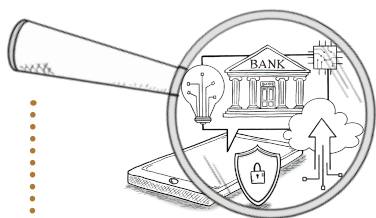
New OCC examiners also tend to be **technically sophisticated**. "This generation of examiners has grown up with technology," said Jim Nowe, a bank information technology examiner. "They're comfortable with the computer applications the OCC uses in its daily supervisory business. And they're fluent and at ease in speaking to bankers about information security, deposit and loan processing controls, electronic privacy issues, and intrusion detection and prevention."

Today's examiners more closely **reflect the diversity of the United States**. Women comprise 41 percent of OCC examiners, up from 33 percent in 1992. Minority representation also increased; 24 percent of National Bank Examiners are members of minority groups, up from 14 percent in 1992, and the percentage of minorities hired as new examiners increased to 36 percent in 2022 from 25 percent in 2012.



New examiners gather at the OCC's headquarters for orientation in 2018.

## 2012–Present



With the advent of smart phones and the expansion of online and mobile banking, scrutiny over technology evolved. The very definition of what a bank is and could do was challenged by new financial technology companies, or fintechs, disrupting the way traditional banks do

business. Other companies began delving into digital assets.

Examiners began promoting responsible innovation for banks to thrive in this environment. Bank information technology examiners had become a specialty by this period.

Additionally, the types of products and services banks provided in this new digital age increased the need for the OCC's supervision over bank information security and required a new set of skills for examiners.

In 2020, the global pandemic shuttered millions of businesses and fundamentally changed how people lived and worked.

In the face of pandemic-related travel restrictions, examiners adapted.

Technology advancements allowed examiners to stay connected with each other and their banks. They relied on enhanced market and credit monitoring activities to stay aware of and give prompt attention to potential adverse effects.

Examiners encouraged banks to work with customers having loan difficulties. They made sure that exam reports reflected the steady stream of pandemic-related actions by the federal banking agencies to ensure that the federal banking system remained a conduit for capital, lending, and other assistance for consumers and communities.

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*I think there's one other reason the system has stood so well for so long. It's because the OCC recognized in its earliest years, under its first Comptroller, a set of guiding principles that turned out to be as relevant in the age of the internet as they were in the days of the telegraph and horse-drawn wagon.”*

**THOMAS J. CURRY**  
Comptroller of the Currency, March 31, 2014



**OCC**  
THROUGH THE  
YEARS



Number of  
**EXAMINERS**

**15**

1867

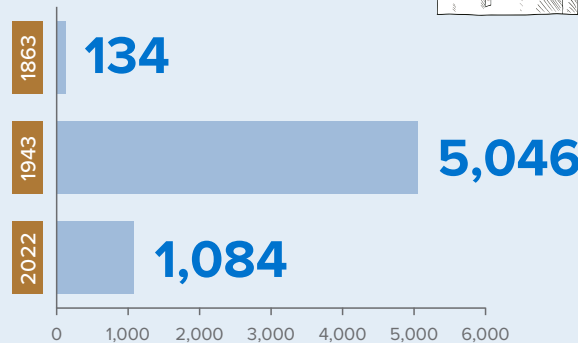
**607**

1943

**2,332**

2022

Number of  
**SUPERVISED INSTITUTIONS**



**SMALLEST  
BANK SUPERVISED**  
(assets)



**1865 \$31,275**

Raleigh National Bank  
of North Carolina

**1941 \$99,857**

First National Bank  
of Annona Texas

**2022 \$3M**

UMB Bank & Trust  
of St. Louis, Mo.

Years shown reflect available  
data as close to 1863 and 1943  
as possible.



**LARGEST BANK SUPERVISED**  
(assets)

**1866 \$588K** **1943 \$4.6B** **2022 \$3.3T+**



Second  
National Bank  
of Cleveland

Chase  
National  
Bank

JPMorgan  
Chase  
Bank, N.A.



**OCC-SUPERVISED INSTITUTIONS**  
(total assets)

Includes assets of foreign  
branches and agencies.

**\$16.8M**

1863

**\$64.5B**

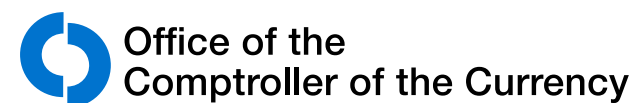
1943

**\$15.9T**

2022

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# Looking to the Future



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Banking is a business of managing risk, and a bank's risk identification, assessment, monitoring, and management affect the condition of the federal banking system as well as each bank's individual performance.

A National Bank Examiner focuses on evaluating banks' ability to identify, measure, monitor, and control risks. The OCC monitors the condition of the federal banking system, identifies and assesses key supervision risks, and takes actions to respond to those risks.

The key for National Bank Examiners with any new financial product or service at each point in history has been to understand the impact new developments have on a bank's risk exposures.

As these risks evolve and shift over time, the OCC's examiners develop new knowledge reflected in emerging

areas today like understanding crypto-assets and monitoring climate-related risks to financial stability.

Supporting OCC examination staff is a nationwide network of lawyers, economists, analysts, specialists, accountants, policy experts, and support staff who together make the OCC the world's preeminent prudential supervisor. This network brings a broad national perspective to complement the deep local expertise of the assigned exam teams.

The OCC continues to build on its past, refining its practices to be relevant in the present and prepare for the future. Doing so bolsters the value of a national bank charter and enables the agency to meet its mission for many years to come.

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