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Office of the Comptroller of the Currency

Federal Deposit Insurance Corporation

Federal Reserve Board

Office of Thrift Supervision

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## **Interagency Policy Statement on the Uniform Common Core Report of Examination**

**October 1, 1993**

In continuing efforts to promote consistency and reduce regulatory burden, the four federal regulators of banks and thrifts have developed uniform pages that will be used by each agency in its reports of examination of institutions.

Common pages were developed as the core of each agency's report of examination. These pages provide common elements of information and set a minimum standard for the data to be provided in any agency report of examination. The pages present overall conclusions and provide information on capital, asset quality, management, earnings and liquidity (CAMEL). The common core pages are flexible to accommodate different agency data requirements while ensuring a minimum standard of information will be maintained in reports by all agencies. Any agency may add additional pages to its report of examination to adjust to changing needs and individual examination requirements.

The agencies have agreed to use the uniform common core report of examination and are committed to its implementation during 1993 to help meet the interagency goal of regulatory uniformity.

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Attachment

Attachment

## **UNIFORM COMMON CORE REPORT OF EXAMINATION PAGES**

**Each agency may determine the order of the mandatory core and optional core pages in the Report of Examination.**

### **MANDATORY Core Pages**

- Examination Conclusions and Comments
- Matters Requiring Board Attention
- Comparative Statements of Financial Condition
- Capital Adequacy
- Capital Calculations
- Asset Quality
- Summary of Items Subject to Adverse Classification/Summary of Items Listed as Special Mention
- Management/Administration
- Earnings
- Analysis of Earnings
- Liquidity -- Asset/Liability Management

### **OPTIONAL Core Pages**

- Compliance with Enforcement Actions
- Violations of Laws and Regulations
- Items Subject to Adverse Classification
- Items Subject to Adverse Classification (Continuation)
- Items Listed for Special Mention
- Items Listed for Special Mention (Continuation)
- Assets with Credit Data or Collateral Documentation Exceptions
- Assets with Credit Data or Collateral Documentation Exceptions (Continuation)
- Loans and Lease Financing Receivables/Past Due and Nonaccrual Loans and Leases/Comments
- Concentrations
- Signatures of Directors

### **SUPPLEMENTAL Information**

Additional information as needed or as required by an individual agency