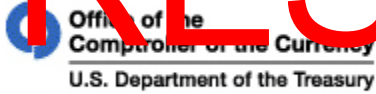


# RESCINDED



Outdated - Refer to OCC Bulletin 2018-18

OCC BULLETIN 2016-36

**Subject: Community Bank Supervision**  
**Date: November 3, 2016**

**To: Chief Executive Officers of All National  
Banks and Federal Savings Associations,  
Department and Division Heads, All Examining  
Personnel, and Other Interested Parties**

## **Description: Updated Comptroller's Handbook Booklet**

### **Summary**

The Office of the Comptroller of the Currency (OCC) has updated the asset quality core assessment procedures in the "Community Bank Supervision" booklet of the *Comptroller's Handbook*. These updates incorporate supervisory guidance issued since the last update to the booklet and enhance the existing core assessment procedures.

### **Note for Community Banks**

This booklet applies to examinations of all community banks.

### **Highlights**

The updated "Community Bank Supervision" booklet

- incorporates updated concentration risk management procedures.
- incorporates updated stress testing guidance for community banks.
- incorporates procedures for the credit underwriting assessment.
- enhances retail credit examination procedures.
- enhances appraisal and evaluation examination procedures.
- enhances allowance for loan and lease losses examination procedures.
- enhances other real estate owned examination procedures.
- enhances credit review examination procedures.
- updates the standard request letter.
- updates the asset quality references.

For further information, contact Grant Wilson, Director for Commercial Credit Risk, at (202) 649-6670.

Grace E. Dailey  
Senior Deputy Comptroller and Chief National Bank Examiner

### **Related Link**

- ["Community Bank Supervision" \(PDF\)](#)