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November 18, 2020

This is in response to your Freedom of Information Act request dated September 19, 2020, received in my office on September 21, 2020.

You requested a copy of the listing of OCC Supervisory Memorandums (all years available).

Your request has been granted. Enclosed is a list of Supervisory Memorandums from 2001 thru 2020. Feel free to contact me at 202-649-6768 if you have any questions.

Sincerely yours,

Rosalie Settles

Rosalie Settles

Government Information Specialist

Disclosure Services

Communications Division

#2020-00392-F

## Supervisory Memorandums

Supervisory Memorandums are for internal OCC use only and are not for external distribution.

[See Rescinded Supervisory Memorandums >](#)

SM No.	Date	Title	Comment
<b>2020</b>			
SM 2020-08	10/01/2020	<a href="#">Fiscal Year 2022 Bank Supervision Strategy Planning Guidance</a>	
SM 2020-07	09/22/2020	<a href="#">Extension of the Temporary Waiver of Appraiser Credentialing Requirements in North Dakota</a>	
SM 2020-06	06/01/2020	<a href="#">Temporary Guidance for Compliance-Related Supervisory Activities During the COVID-19 Emergency</a>	<a href="#">Selected Issuances From the OCC and Other Federal Agencies Related to the COVID-19 National Emergency</a>
SM 2020-05	05/21/2020	<a href="#">Artificial Intelligence</a>	
SM 2020-04	05/12/2020	<a href="#">Fulfilling the Full Scope, On-Site Examination Requirement in Light of COVID-19</a>	
SM 2020-03	05/12/2020	<a href="#">Frequently Asked Questions About Financial Services for Marijuana-Related Businesses</a>	
SM 2020-02	05/04/2020	<a href="#">Addendum to Administrative Guidelines for Service Provider Supervision</a>	
SM 2020-01	02/14/2020	<a href="#">Examiner Guidance on Covered Savings Associations</a>	
<b>2019</b>			
SM 2019-08	11/19/2019	<a href="#">Reference Rate Transition - London InterBank Offered Rates</a>	See <a href="#">Libor Working Group page</a>
SM 2019-07	10/01/2019	<a href="#">Fiscal Year 2021 Bank Supervision Strategy Planning Guidance</a>	
SM 2019-06	09/03/2019	<a href="#">Credit Underwriting Assessment System</a>	<a href="#">Appendix A: Rating Guide for Commercial Credit Underwriting Factors</a> <a href="#">Appendix B: Rating Guide for Retail Credit Underwriting Factors</a> <a href="#">Appendix C: Credit Underwriting Exceptions and Weaknesses</a> <a href="#">Appendix D: Example of a Completed CUA Module</a>
SM 2019-05	08/22/2019		

		<a href="#">Temporary Waiver of Appraiser Credentialing Requirements in North Dakota</a>	
SM 2019-03	04/12/2019	<a href="#">Supervisory Policies and Processes for Community Reinvestment Act Performance Evaluations</a>	
SM 2019-02	03/14/2019	<a href="#">Home Mortgage Disclosure Act Discussion Points</a>	
SM 2019-01	03/07/2019	<a href="#">Discussion Points Related to the Flood Disaster Protection Act Requirement for Flood Insurance Coverage on Commercial Building Contents</a>	
<b>2018</b>			
SM 2018-08	10/09/2018	<a href="#">Frequency and Scope of Compliance Activities</a>	
SM 2018-07	10/05/2018	<a href="#">Fiscal Year 2020 Bank Supervision Strategy Planning Guidance</a>	
SM 2018-06	09/07/2018	<a href="#">Guidance on the Supplemental Lending Limits Program (12 CFR 32.7)</a>	
SM 2018-05	06/20/2018	<a href="#">Examiner Guidance to Supplement OCC Bulletin 2018-14, "Installment Lending: Core Lending Principles for Short-Term, Small-Dollar Installment Lending"</a>	See OCC Bulletin 2018-14
SM 2018-04	05/15/2018	<a href="#">Discussion Points on UDAP and UDAAP Compliance</a>	
SM 2018-03	04/04/2018	<a href="#">Examiner Guidance on the Volcker Rule</a>	
SM 2018-01	01/31/2018	<a href="#">Using Supervisory Guidance in Communications With Banks</a>	See <a href="#">10-minute awareness training presentation (MP4)</a>
<b>2017</b>			
SM 2017-05	12/20/2017	<a href="#">Fiscal Year 2019 Bank Supervision Strategy Planning Guidance</a>	
<b>2016</b>			
SM 2016-05	12/13/2016	<a href="#">Fiscal Year 2018 Bank Supervision Strategy Planning Guidance</a>	
SM 2016-04	06/30/2016	<a href="#">Discussion Points on the Military Lending Act's Amended Regulation</a>	
SM 2016-03	05/12/2016	<a href="#">Supervisory Office Approval of Sampling Programs for Lower-Risk Residential Appraisal and Evaluation Reviews</a>	
SM 2016-01	01/20/2016	<a href="#">Fiscal Year 2017 CBS Strategy Planning Guidance</a>	

2015			
SM 2015-07	12/03/2015	<a href="#">Examiner Guidance on Using the Risk Assessment System</a>	
SM 2015-06	12/02/2015	<a href="#">Impact of Consumer Financial Protection Bureau Supervisory Information on OCC Supervisory Strategy, Consumer Compliance Rating System, and Compliance Risk Assessment</a>	
SM 2015-02	06/10/2015	<a href="#">TILA-RESPA Integrated Disclosures Compliance, Operational, Reputation, and Strategic Risk Discussion Points</a>	
SM 2015-01	02/23/2015	<a href="#">Fiscal Year 2016 CBS Strategy Planning Guidance</a>	
2014			
SM 2014-04	07/11/2014	<a href="#">Supervisory Guidance-BSA Compliance Program Pillar Violations</a>	
SM 2014-03	04/11/2014	<a href="#">Bank Memberships in Payment Systems</a>	
SM 2014-02	03/24/2014	<a href="#">Supervision of End-User Derivatives and Trading Activities</a>	
SM 2014-01	01/23/2014	<a href="#">Fiscal Year 2015 CBS Operating Plan</a>	
2013			
SM 2013-05	11/04/2013	<a href="#">Immediate Public Availability of Formal Enforcement Actions and Other Actions</a>	
SM 2013-03	04/16/2013	<a href="#">Financial Analysis and Risk Rating Considerations Related to Guarantors</a>	
SM 2013-02	01/28/2013	<a href="#">Rescission of OCC Internal Issuances</a>	
SM 2013-01	01/15/2013	<a href="#">FY 2014 CBS Operating Plan</a>	
2012			
SM 2012-07	12/18/2012	<a href="#">Mortgage Purchase Programs</a>	
SM 2012-06	10/18/2012	<a href="#">Stress Test Tool for Income-Producing CRE Portfolios: Examiner Guidance</a>	<a href="#">See OCC Portfolio Stress Test Tool for Income-Producing CRE</a>
SM 2012-03	08/01/2012	<a href="#">Consideration of Bank Secrecy Act/Anti-Money Laundering Examination Findings in the Uniform Interagency Rating Systems and OCC's Risk Assessment System</a>	
SM 2012-02	05/14/2012	<a href="#">Guidance for the Treatment of Loan Amortization</a>	

SM 2012-01	04/26/2012	<a href="#">OTS Integration: Rescission of New Directions Bulletins</a>	
<b>2011</b>			
SM 2011-02	05/23/2011	<a href="#">Reviewing for Heightened Risk Exposure in Municipal Securities Portfolios</a>	
SM 2011-01	04/11/2011	<a href="#">Examiner Guidance on Reviewing for Elevated Interest Rate Risk in Mortgage-Related Assets</a>	
<b>2010</b>			
SM 2010-03	06/03/2010	<a href="#">Examiner Guidance for Appropriate Review and Risk Rating of Leveraged Lending Credits</a>	
SM 2010-02	05/14/2010	<a href="#">Update on Bank Supervision Policy Communications</a>	
<b>2009</b>			
SM 2009-07	12/07/2009	<a href="#">Guidance on the Treatment of Residential Real Estate Loan Modifications</a>	
SM 2009-05	08/04/2009	<a href="#">Examiner Guidance on Investment Securities Risk Management Practices</a>	
SM 2009-04	06/18/2009	<a href="#">Examiner Guidance for Appropriate Minimum Payment Requirements in Credit Card Lending</a>	
SM 2009-02	03/26/2009	<a href="#">Troubled Assets Relief Program (TARP)</a>	<ul style="list-style-type: none"> <li>• <a href="#">Appendix A</a></li> <li>• <a href="#">Quarterly Monitoring fill-in form</a></li> </ul>
<b>2008</b>			
SM 2008-07	12/16/2008	<a href="#">Bank Secrecy Act/Anti-Money Laundering (BSA/AML) Minimum Examinations Procedures Pilot Project</a>	<a href="#">Attachment</a>
SM 2008-06	10/03/2008	<a href="#">Review of Liquidity at Banks in a Stressed Environment</a>	<a href="#">Examiner Guidance</a>
SM 2008-05	05/26/2009	<a href="#">Revised Examiner Guidance on Accounting and Classification Treatment for Impaired Securities</a>	<ul style="list-style-type: none"> <li>• <a href="#">Attachment A</a></li> <li>• <a href="#">Attachment B</a></li> </ul>
SM 2008-04	08/19/2008	<a href="#">Policy Guidance on Allowance for Loan Lease Losses</a>	<a href="#">Attachment</a>
SM 2008-03	07/08/2008	<a href="#">Classifying Bank Holdings of Financial Institution Securities in the Current Market Turmoil</a>	<a href="#">Uniform Agreement on the Classification of Assets and Appraisal of Securities Held by Banks and Thrifts</a>
<b>2007</b>			
SM 2007-01	09/14/2007	<a href="#">Clean the Plate Update</a>	

<b>2006</b>			
SM 2006-04	07/14/2006	<u>Sharing Information with Office of Foreign Assets Control</u>	
<b>2005</b>			
SM 2005-02	06/17/2005	<u>OCC Work Paper Reviews of Directors' Examinations</u>	
SM 2005-01	04/25/2005	<u>Bank Secrecy Act</u>	
<b>2004</b>			
SM 2004-03	10/18/2004	<u>Sarbanes-Oxley Act Section 404 Attestations</u>	
<b>2003</b>			
SM 2003-03	05/16/2003	<u>Guidance on GLBA 501(b) Contract Reviews</u>	<u>Overview</u>
SM 2003-02	05/16/2003	<u>Revised Policy: Enforcement of the Interagency Guidelines Establishing Standards for Safeguarding Customer Information</u>	<u>Policy</u>
SM 2003-01	04/15/2003	<u>Recommendations and Lessons Learned from Recent OIG and QM Reports</u>	
<b>2002</b>			
SM 2002-03	09/10/2002	<u>Classification of Unfunded Credit Commitments</u>	
SM 2002-02	08/06/2002	<u>Clean the Plate Guidance</u>	
<b>2001</b>			
SM 2001-06	10/09/2001	<u>Business Continuity and Security</u>	
SM 2001-04	08/14/2001	<u>CRA Limited Purpose/Wholesale Bank Examiner Guidance</u>	<u>Guidance for Examining Limited Purpose, CEBA Limited Purpose, and Wholesale Banks</u>
<b>2000</b>			
SM 2000-07	08/16/2000	<u>Canary PPM</u>	
SM 2000-06	08/08/2000	<u>Operational Guidance for GLBA</u>	
SM 2000-04	04/10/2000	<u>OCC Supervision and Gramm-Leach-Bliley Act of 1999</u>	
SM 2000-01	01/10/2000	<u>Financial Modernization Legislation - Effect on OCC Supervision</u>	

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