

# RESCINDED

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Replaced - See OCC 2020-90

## Credit Policy: Concentrations of Credit: Revised Booklet

The Office of the Comptroller of the Currency (OCC) recently revised the electronic version of the “Concentrations of Credit” booklet of the *Comptroller’s Handbook*, which replaces a similarly titled booklet issued in March 1990. Concurrently, OCC Bulletin 95-7 (February 9, 1995), “Concentrations of Credit,” is rescinded. That bulletin directs that all reports of examination (ROE) include a page detailing all concentrations of credit. Guidance contained in this booklet directs examiners to include a page in each ROE that lists concentrations posing a challenge to management or presenting unusual or significant risk to banks or federal savings associations (collectively, banks).

This booklet provides updated guidance and examination procedures used in the supervision of banks. The major revisions to this booklet include the following:

Expanded framework for identifying potential credit concentrations.

- Enhanced definition of a credit concentration to encourage consideration of more than just the dollar amount of exposure.
- Renewed emphasis on stress testing as a tool to identify and quantify credit concentration risks.

In accordance with the OCC’s supervision-by-risk approach, examiners will exercise judgment when determining which of the procedures in this booklet are appropriate for a particular bank based on the risk profile and the quality of its risk management system. Examiners will supplement the procedures in this booklet, as needed, with expanded procedures found in other examination guidance or booklets of the *Comptroller’s Handbook*.

Any questions regarding this booklet should be directed to the Commercial Credit Policy Division at (202) 649-6670.

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Attachment: [“Concentrations of Credit” booklet](#)

To

Chief Executive Officers of All  
National Banks and Federal  
Savings Associations, Federal  
Branches and Agencies,  
Department and Division Heads,  
and All Examining Personnel