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Replaced - See OCC 2021-52

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Retail Lending: New Comptroller's Handbook Booklet

Summary

The Office of the Comptroller of the Currency (OCC) issued today the “Retail Lending” booklet of the Comptroller’s Handbook. This new booklet, part of the “Safety and Soundness” category of the *Comptroller’s Handbook*, discusses the risks associated with retail lending and provides a framework for evaluating retail credit risk management activities. This booklet supplements the core assessment sections of the “Large Bank Supervision,” “Community Bank Supervision,” and “Federal Branches and Agency Supervision” booklets of the *Comptroller’s Handbook*.

Examiners should refer to the “Retail Lending” booklet when specific retail lending products, services, activities or risks warrant review beyond the core assessment because they have a material impact on the risk profile and financial condition of national banks and federal savings associations (collectively, banks).

Note for Community Banks

This booklet applies to examinations of all institutions engaged in retail lending.

To

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

Highlights

The “Retail Lending” booklet describes

- characteristics of an effective retail credit risk management framework.

- criteria examiners should consider when evaluating retail credit originations, account management, collections, and portfolio management activities and processes.
- objectives of control functions commonly used in a retail lending business to measure performance, make decisions about risk, and assess the effectiveness of processes and personnel.

For further information, contact Steven Jones, Director for Retail Credit Risk, at
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Related Link

- ["Retail Lending"](#) (PDF)

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