

External MOI Survey
Design Proposal

Customer Base and Market

What characteristics of your institution’s *customer base and market* distinguish it from similarly situated non-minority-owned institutions? Please distinguish between the positive and negative impact these characteristics have on your bank. (Examples of *customer base and market* characteristics may include: income levels, unemployment, credit and service needs, volume and nature of customer transactions, use of technology, customer loyalty, etc.)

Please describe how the impact of your bank’s *customer base and market* characteristics has been considered in OCC’s supervision of your institution?

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Unable to Rate
OCC examiners understand how my institution’s customer base and market impact its condition.						
In reaching their supervisory conclusions, OCC examiners have appropriately considered my institution’s customer base and market.						

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Business Strategy and Resources

What characteristics of your institution's *business strategy and resources* distinguish it from similarly situated non-minority-owned institutions? Please distinguish between the positive and negative impact these characteristics have on your bank. (Examples may include: availability or cost of funding; access to capital; depth, training, expertise, or retention of personnel; quality of policies and procedures; quality of control systems; board involvement; product mix; risk appetite, etc.)

Please describe how the impact of your bank's *business strategy and resources* has been considered in OCC's supervision of your institution?

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Unable to Rate
OCC examiners understand how my institution's business strategy and resources impact its condition.						
In reaching their supervisory conclusions, OCC examiners have appropriately considered my institution's business strategy and resources.						

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Technical Assistance

Technical assistance is defined as one-on-one assistance a regulator provides to a bank in response to a request. For example, the examiners or other regulatory contacts may have advised you on how to comply with a particular statute or regulation, provided information on staff developmental opportunities, or given guidance on how to correct a concern identified during a safety and soundness or specialty examination.

Please describe the types of technical assistance the OCC has provided your institution.

Please describe how the OCC may expand or improve the technical assistance it provides your bank, including the specific topical areas in which additional technical assistance would be beneficial.

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Unable to Rate
The OCC provides technical assistance commensurate with my institution's needs.						
The technical assistance provided by the OCC has had a positive impact on my institution's condition.						

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OCC Supervisory Policies and Guidance

Which OCC supervisory policies and guidance impact your minority-owned national bank differently from comparable non-minority institutions? Please distinguish between the positive or negative impact of specific policies and guidance on your bank.

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	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Unable to Rate
OCC supervisory policies and guidance appropriately address the issues unique to minority-owned national banks.						
Examiners appropriately consider issues unique to minority-owned institutions in applying OCC supervisory policies and guidance.						

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Examiner Training and Guidance

What training or guidance do you recommend OCC examiners receive in order to better understand your bank?

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Unable to Rate
OCC provides its examiners with the training and guidance necessary to understand my bank.						

Thank you for your willingness to participate in this survey. Your feedback is important to our ongoing efforts to provide high quality bank supervision to minority-owned national banks. If you have additional comments or suggestions regarding OCC's supervision of minority owned national banks, we encourage you to include them below.