

## Comptroller of the Currency Examination Questionnaire

This form is being used to help measure the effectiveness of the overall supervision of your institution, including the examination that was just completed. Your input will help us evaluate the OCC's performance and progress in improving the efficiency and effectiveness of our bank supervision efforts. Please complete the attached questionnaire and return it to Larry Hattix, Ombudsman, the administrator of the program. Your response is **entirely voluntary** and will remain **confidential**. If you would like to discuss this questionnaire, please feel free to contact Larry Hattix at (713) 336-4350.

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### ATTENTION:

The Examination Questionnaire can be completed electronically on the OCC's National BankNet. Log on to National BankNet ([www.banknet.gov](http://www.banknet.gov))  
Click Forms & Applications  
scroll down to  
The OCC's Electronic Bank Examination Questionnaire.  
Click *Add New Questionnaire* to start the process.

If you have any questions or problems please contact the Ombudsman's Office at (713) 336-4350.

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#### PAPERWORK REDUCTION ACT STATEMENT FOR EXAMINATION QUESTIONNAIRE

No person is required to respond to an information collection unless it displays a currently valid OMB control number. This information collection is approved under Office of Management and Budget (OMB) Control Number 1557-0199. This information collection is voluntary. This information collection is needed to permit a national bank to provide feedback, directly to the Office of the Ombudsman, Office of the Comptroller of the Currency (OCC Ombudsman), on the content and conduct of OCC bank examinations. The OCC Ombudsman will use the information received to evaluate the effectiveness of the examination process and agency communications. The OCC Ombudsman promotes OCC/banker communications and resolves problems and conflicts.

The OCC expects to collect this information from approximately 1,800 national banks. Each respondent is estimated to file 0.89 responses per year. The burden per response is expected to average approximately 10 minutes. The time for completing the questionnaire will vary. A response may take a very short time if bank management has no descriptive comments, and could take 30 minutes or more in those instances where bank management has substantial descriptive comments. The burden for this collection is estimated at 267 burden hours per year.

## Comptroller of the Currency Examination Questionnaire

*To be filled out by the Assigned Examiner:*

**Type of Examination:**

- Commercial   
  Consumer Compliance   
  CRA   
  Information Technology (IT)  
 Asset Management   
  Federal Branch/Agency   
  Other (specify) \_\_\_\_\_

**Supervisory Cycle End Date:** \_\_\_\_\_

**Supervisory Office Location:**

- Northeastern   
  Central   
  Southern   
  Western   
  Mid-Size Bank   
  Large Bank

*To be filled out by bank management:*

Name and Position: \_\_\_\_\_  
 Bank Name: \_\_\_\_\_  
 Telephone Number: \_\_\_\_\_

**Regarding the examination:**

	Completely Agree		Somewhat Agree		Completely Disagree
	1	2	3	4	5
1. The examination scope was appropriate to accurately assess the bank's condition.	1	2	3	4	5
	+-----+	+-----+	+-----+	+-----+	+-----+
2. The examiners' requests for information before and during the activities were reasonable and justified by the examination scope.	1	2	3	4	5
	+-----+	+-----+	+-----+	+-----+	+-----+
3. The examination team conducted their activities in a professional manner.	1	2	3	4	5
	+-----+	+-----+	+-----+	+-----+	+-----+
4. The examination placed appropriate reliance on the internal audit function and internal risk management functions in the institution to support effective supervision.	1	2	3	4	5
	+-----+	+-----+	+-----+	+-----+	+-----+
5. The examiner-in-charge and examination team were knowledgeable.	1	2	3	4	5
	+-----+	+-----+	+-----+	+-----+	+-----+
6. The examiner-in-charge and examination team provided useful feedback, observations and suggestions.	1	2	3	4	5
	+-----+	+-----+	+-----+	+-----+	+-----+
7. The examiner-in-charge and examination team presented well-supported relevant conclusions regarding the condition of the bank.	1	2	3	4	5
	+-----+	+-----+	+-----+	+-----+	+-----+
8. The recommendations for corrective actions made by the examiner-in-charge and the examination team were reasonable.	1	2	3	4	5
	+-----+	+-----+	+-----+	+-----+	+-----+
9. During exit and board meetings, the examiner-in-charge and examination team clearly and effectively communicated their findings and concerns.	1	2	3	4	5
	+-----+	+-----+	+-----+	+-----+	+-----+

	Completely Agree		Somewhat Agree		Completely Disagree
	1	2	3	4	5
10. The tone and the content of the correspondence (reports, letters, conclusion memos, etc.) between the OCC and the bank were consistent with the exit and board meetings.	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----
11. The correspondence (reports, letters, conclusion memos, etc.) between the OCC and the bank clearly communicated supervisory findings, significant issues and corrective actions (with timeframes) management and/or the board needed to take.	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----
12. On-going communication by the examiner-in-charge with senior management and the board or board committee(s) was appropriate.	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----
13. Examiners minimized the burden to the degree possible on the bank, its officers and employees when conducting the examination. This included coordination and cross-reliance with other regulators.	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----
14. The supervisory objectives and strategy incorporated appropriate perspective and provided necessary focus on business risks, assessment of their significance, and resulted in appropriate development of the examination strategy, emphasis on key risk areas and resulting areas of focus in the examination.	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----
15. The examination report was delivered in a timely manner, so examination results and corrective actions required by bank management were influenced in a timely and appropriate manner.	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----

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**Regarding the OCC's overall supervision of your institution:**

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16. During the past year, OCC _____ has/have been responsive to the bank's needs:					
a) field staff;	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----
b) corporate staff (e.g., for corporate applications);	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----
c) attorneys (e.g., for legal opinions);	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----
d) accountants (e.g., for accounting opinions);	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----
e) other _____.	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----
(Please do not respond to b, c, d, or e if you have not dealt with OCC's corporate staff, attorneys, accountants, etc.)					
17. The OCC identifies potential problems before they can cause significant harm to the bank.	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----
18. The OCC's supervisory efforts focus on banking activities that pose the highest risk	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----
19. OCC regulations:					
a) effectively target the areas of bank activity that present the greatest risk to safety and soundness, the payments system, or the long-term viability of the national banking system;	1	2	3	4	5
	+-----	+-----	+-----	+-----	+-----

	Completely Agree		Somewhat Agree		Completely Disagree
	1	2	3	4	5
	+-----+	+-----+	+-----+	+-----+	+-----+
b) promote national banks' competitiveness and allow industry innovation;	1	2	3	4	5
c) eliminate unnecessary regulatory requirements and minimize the burden resulting from requirements necessary for effective supervision.	1	2	3	4	5
20. The OCC works with the bank and follows-up to ensure bank management addresses potential problems and risks.	1	2	3	4	5
21. The OCC allows the bank to offer new products and services if the bank has the expertise to manage the risks effectively and to provide the necessary consumer protections.	1	2	3	4	5
22. The OCC enforces CRA and fair lending laws by focusing on the bank's performance.	1	2	3	4	5

**Please use the space below to add any descriptive comments or add additional pages, if needed.**

What are the most useful aspects of the OCC's supervision, including the examination just completed?

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What are the least useful aspects of the OCC's supervision, including the examination just completed?

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Please indicate any areas where you think OCC examiners need greater knowledge to understand your bank's lines of business and their inherent risks.

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Please address any areas where you think the OCC's fundamental supervision approach and/or methods of supervision need to change to evolve to keep pace with the industry.

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**Please return this form to: Larry Hattix, Ombudsman, 1301 McKinney Street, Suite 3400, Houston TX 77010. Phone (713) 336-4350 Fax: (713) 336-4351.**