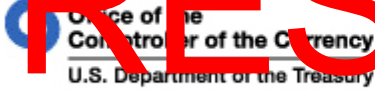


# RESCINDED



OCC BULLETIN 2016-5

**Subject: Civil Money Penalties**  
**Date: February 26, 2016**

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

Replaced - See OCC 2018-41

## **Description: Revised Civil Money Penalty Policy**

### **Summary**

The Office of the Comptroller of the Currency (OCC) is publishing its revised *Policies and Procedures Manual* (PPM) policy for assessing civil money penalties (CMP). This revised PPM 5000-7 (REV), "Civil Money Penalties," dated February 26, 2016, replaces the PPM of the same title issued in June 1993. The revised PPM sets forth the OCC's policies and procedures for the assessment of CMPs against institution-affiliated parties (IAP), national banks, federal savings associations, federal branches and agencies, and bank service companies and service providers.

### **Note for Community Banks**

The guidance and procedures in this PPM apply to all national banks, federal savings associations, and federal branches and agencies as well as their IAPs. It also applies to bank service companies and service providers.

### **Highlights**

The revised PPM includes

- a new "CMP Matrix for Institutions" for assessing CMPs against national banks, federal savings associations, federal branches and agencies, and bank service companies and service providers.
- a revised "CMP Matrix for Institution-Affiliated Parties" for assessing CMPs against IAPs.

The issuance of this PPM rescinds the following documents:

- Banking Circular 273, "Civil Money Penalties" (June 16, 1993)
- Banking Circular 270, "Civil Money Penalty Assessment for Delinquent or Inaccurate Call Reports" (May 21, 1993)
- PPM 5000-27 (REV), "Civil Money Penalty Assessment for Delinquent or Inaccurate Call Reports" (May 21, 1993)
- OTS Regulatory Bulletin 18-3b, "Enforcement Policy Statement on Civil Money Penalties" (December 3, 2009)

**Further Information**

Please contact the OCC's Special Supervision Division at (202) 649-6450 or Enforcement and Compliance Division at (202) 649-6200.

Toney M. Bland

Senior Deputy Comptroller for Midsize and Community Bank Supervision

Martin Pfinsgraff

Senior Deputy Comptroller for Large Bank Supervision

**Related Link**

- [PPM 5000-7 \(REV\), "Civil Money Penalties" \(PDF\)](#)

RESCINDED