# RESCINDED

Replaced - See OCC 2026-41

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# OCC Enforcement Actions: Revised Policies and Procedures Manual for Bank Enforcement Actions and Related Matters

**To**

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

## Summary

The Office of the Comptroller of the Currency (OCC) today released a revised *Policies and Procedures Manual* (PPM) for bank enforcement actions and related matters. This revised version of PPM 5310-3 replaces the version issued on November 13, 2018.

## Rescission

This bulletin rescinds OCC Bulletin 2018-41, "OCC Enforcement Actions: OCC Enforcement Action Policies and Procedures Manuals," issued on November 13, 2018.

**Note for Community Banks**

These policies and procedures apply to all OCC-supervised banks.[1]

## Highlights

PPM 5310-3, "Bank Enforcement Actions and Related Matters," now includes a new appendix, "Appendix C: Actions Against Banks With Persistent Weaknesses." The new appendix discusses

- persistent weaknesses a bank may exhibit warranting further action(s) by the OCC against the bank.
- the types of actions, requirements, and restrictions that may be appropriate to address a bank's persistent weaknesses.

## Background

In November 2018, the OCC updated its policies and procedures regarding bank enforcement actions and related matters with the issuance of a revised PPM 5310-3. The 2023 revision of the PPM includes a new appendix C, which generally applies to banks subject to Heightened Standards under 12 CFR 30, appendix D. The new appendix includes information about the OCC's consideration of supervisory and enforcement actions against banks that exhibit persistent weaknesses, including banks with highly complex operations that have failed to correct persistent weaknesses. Appendix C describes enforcement actions the OCC will consider, which could include additional requirements and restrictions, such as requirements that a bank acquire or hold additional capital or liquidity or restrictions on the bank's growth, business activities, or payment of dividends. If a bank has failed to correct its persistent weaknesses in response to prior enforcement actions or other measures, then the OCC will consider further action. Such action could require the bank to simplify or reduce its operations including that the bank reduce its asset size, divest subsidiaries or business lines, or exit from one or more markets of operation.

The revised PPM also incorporates additional clarifications, including updated legal and regulatory citations.

The OCC's enforcement policies reflect the principles important in implementing the OCC's mission to ensure that national banks and federal savings associations operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations.

## Further Information

Please contact the OCC's Enforcement group at (202) 649-6200 or Specialty Supervision Division at (202) 649-6450.

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## Related Link

- PPM 5310-3, "Bank Enforcement Actions and Related Matters" (PDF)

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[1] "Banks" refers collectively to national banks, federal savings associations, covered savings associations, and federal branches and agencies of foreign banking organizations.

Topic(s): ENFORCEMENT ACTIONS EXAMINATION PROCESS