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OCC Guidelines Establishing Standards for Recovery Planning by Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches: Final Guidelines

Replaced - See OCC Bulletin 2026-10.

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) is revising its guidelines establishing standards for recovery planning by certain large insured national banks, federal savings associations, and federal branches at 12 CFR 30, appendix E.

The final guidelines are effective on January 1, 2025, with staggered compliance dates.

Note for Community Banks

The final guidelines do not apply to OCC-supervised institutions with less than \$100 billion in average total consolidated assets.

Highlights

The final guidelines

- expand the recovery planning guidelines to apply to insured national banks, insured federal savings associations, and insured federal branches with at least \$100 billion in average total consolidated assets.
- incorporate a testing standard for recovery plans.
- clarify the role of nonfinancial risk (including operational and strategic risk) in recovery planning.
- in response to comments, provide covered banks with timeframes in which to comply with the final guidelines, including development of a testing framework and conducting testing.

Further Information

Please contact Andra Shuster, Senior Counsel; Karen McSweeney, Special Counsel; or Priscilla Benner, Counsel, Chief Counsel's Office, at (202) 649-5490.

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Related Link

- [OCC Guidelines Establishing Standards for Recovery Planning by Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches](#)

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