

# RESCINDED

## BANKING ISSUANCES

Comptroller of the Currency  
Administrator of National Banks

Replaced – Refer to OCC Bulletin 2018-20

Type: Examining Bulletin

Subject: Risk-Based Capital Guidance

TO: Department and Division Heads and All Examining Personnel

PURPOSE: This bulletin transmits guidance on risk management and other factors affecting bank capital adequacy. Also attached is a matrix and instructions to help examiners determine any additional capital requirement to include when recommending an enforcement action. The attached guidance and matrix were developed in response to examiners' requests.

BACKGROUND: This is an interim step for use while interagency work toward consistent procedures required by the Federal Deposit Insurance Corporation Improvement Act (FDICIA) is under way. That effort is likely to result in new, uniform interagency capital adequacy guidelines in early 1993.

CONTENTS: Three documents are attached to this bulletin:

1. Examiner Guidance -- This document discusses the factors an examiner should evaluate in determining a bank's capital adequacy. It also helps examiners using the matrix by providing tests examiners can apply to determine how to score risk management (circumstances 4a., b., c., and d of the matrix).
2. Risk-Based Capital Matrix Instructions -- This document provides specific information on scoring the elements of the capital matrix. It explains when to score different circumstances and conditions to consider for each.
3. Risk-Based Capital Matrix -- This document is a scoring tool to develop a possible ratio of tier 1 capital to risk-based assets to include in a proposed enforcement action. It lists different circumstances examiners should score and offers suggested scoring for them. Examiners may use their judgment to deviate from the matrix scores, but must document the basis for their decisions.



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**RESPONSIBLE OFFICE:** Any questions about the guidance or the use of the matrix should be addressed to the Chief National Bank Examiner's Office, (202) 874-5170 or the Special Supervision Division (202) 874-4450.

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Chief National Bank Examiner

**Related Links**

- [Examiner Guidance](#)
- [Risk-Based Capital Matrix Instructions](#)
- [Risk-Based Capital Matrix](#)

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