## Status of Issues

### Mutual Savings Association Advisory Committee

<table>
<thead>
<tr>
<th>Date of Meeting</th>
<th>Issue</th>
<th>Action Requested</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 16, 2013</td>
<td>Availability of peer data for mutuals</td>
<td>Members want to see comparative analysis against mutual peers: NIM and CAMELS</td>
<td>Can use FFIEC or OCC Comparative Tool, OCC uses internal tool (can be requested through bank’s EIC.)</td>
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<td></td>
<td>Merger conversions</td>
<td>Revisit $25M assets threshold for waivers when a standard conversion is not a good option.</td>
<td>OCC has reviewed the rules and guidance issued by OTS and has stated that it is still in effect, including the threshold</td>
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<td>Availability of statistics of upgrades/downgrades on composite ratings.</td>
<td>Explore ways to provide general information.</td>
<td>Aggregate data is part of the Financial Trend Report prepared for the committee and made available on the website</td>
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<td>Areas committee would like to explore: Uniqueness of mutual charter, hostile depositor situations, and alternative capital instruments/mutual investment certificates.</td>
<td>Discussion of topics of interest to the Committee members</td>
<td>Each of these topics has been discussed at Committee meetings</td>
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<td>June 17, 2013</td>
<td>Discussion of possible revisions to the guidance on mutuals to be issued by the OCC</td>
<td>Members suggested that the guidance should address the community focus of the mutual model</td>
<td>The guidance focuses on risk based supervision of mutuals. Where appropriate, OCC’s “mastering the basics” will include a focus on mutuals.</td>
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<td>April 24, 2014</td>
<td>Discussion of the use of collaborative arrangements for specific tasks, including back office administrative</td>
<td>Guidance requested</td>
<td>White paper issued in 2015. Collaboration mentioned and promoted in numerous speeches by the Comptroller and other senior OCC officials.</td>
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<td>November 18, 2015</td>
<td>Incentive compensation plans</td>
<td>Request information to develop compensation plans</td>
<td>Guidance issued in 2014 on compensation at mutuals. Implementation of Dodd Frank section 965 forthcoming</td>
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<td>May 3, 2016</td>
<td>Interest rate risk metrics</td>
<td>Request data used to measure interest rate risk be added to the Call Report.  (Similar to data required by the former OTS)</td>
<td>Call Report required items are under review. It is an interagency process and it is unlikely that additional items will be added</td>
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<td>Earnings</td>
<td>Request additional guidance for examiners on earnings of mutuals</td>
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<td>Guidance issued in 2014 highlights earnings of mutuals. In November 2016, Examiner View - the OCC’s MCBS Supervisory Information System - was amended to reference the 2014 guidance on earnings and capital.</td>
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2