

# Concentration Risk

## Examination Procedures and Implementations



On January 24, 2017 the office of the Comptroller of the Currency (OCC) published Bulletin 2017-7 with the subject, "Third Party Relationships," followed by the description, "Supplemental Examination Procedures."

OCC BULLETIN 2017-7

The Supplemental Procedures documents states,

"These procedures are designed to help examiners tailor the examinations of national banks and federal savings associations (collectively, banks) and determine the scope of the third-party risk management examination."

The specificity as to an expanded focus on concentration risk is found under the heading "Quantity of Risk" on page four of the document, beneath "Objective: To determine the quantity of operational risk associated with the use of third parties."

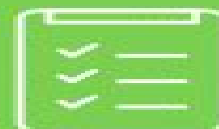
SUPPLEMENTAL  
EXAMINATION PROCEDURES

## CONCENTRATION RISK EXAM VALIDATION PROCESS

1

Determine whether there are any concentrations\* among third-party relationships.

\*Concentrations may arise when a bank relies on a single third party for multiple activities, particularly when several of the activities are critical to bank operations. Additionally, geographic concentrations can arise when a bank's loan portfolio, and that of its correspondent and subordinated, are located in the same region, or are dependent on the same critical power and telecommunications infrastructures.



2

Review the bank's methodology for identifying concentrations among third-party relationships

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### **Table of Contents Read 20cu A Concentration Risk Offerings Sample Policy**

1. Understanding the eBook Read 20cu A Concentration Risk Offerings Sample Policy
  - The Rise of Digital Reading Read 20cu A Concentration Risk Offerings Sample Policy
  - Advantages of eBooks Over Traditional Books
2. Identifying Read 20cu A Concentration Risk Offerings Sample Policy
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Read 20cu A Concentration Risk Offerings Sample Policy
  - User-Friendly Interface
4. Exploring eBook Recommendations from Read 20cu A Concentration Risk Offerings Sample Policy

- Personalized Recommendations
- Read 20cu A Concentration Risk Offerings Sample Policy User Reviews and Ratings
- Read 20cu A Concentration Risk Offerings Sample Policy and Bestseller Lists
- 5. Accessing Read 20cu A Concentration Risk Offerings Sample Policy Free and Paid eBooks
  - Read 20cu A Concentration Risk Offerings Sample Policy Public Domain eBooks
  - Read 20cu A Concentration Risk Offerings Sample Policy eBook Subscription Services
  - Read 20cu A Concentration Risk Offerings Sample Policy Budget-Friendly Options
- 6. Navigating Read 20cu A Concentration Risk Offerings Sample Policy eBook Formats
  - ePub, PDF, MOBI, and More
  - Read 20cu A Concentration Risk Offerings Sample Policy Compatibility with Devices
  - Read 20cu A Concentration Risk Offerings Sample Policy Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Read 20cu A Concentration Risk Offerings Sample Policy
  - Highlighting and Note-Taking Read 20cu A Concentration Risk Offerings Sample Policy
  - Interactive Elements Read 20cu A Concentration Risk Offerings Sample Policy
- 8. Staying Engaged with Read 20cu A Concentration Risk Offerings Sample Policy
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Read 20cu A Concentration Risk Offerings Sample Policy
- 9. Balancing eBooks and Physical Books Read 20cu A Concentration Risk Offerings Sample Policy
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Read 20cu A Concentration Risk Offerings Sample Policy
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Read 20cu A Concentration Risk Offerings Sample Policy
  - Setting Reading Goals Read 20cu A Concentration Risk Offerings Sample Policy
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Read 20cu A Concentration Risk Offerings Sample Policy

- Fact-Checking eBook Content of Read 20cu A Concentration Risk Offerings Sample Policy
- Distinguishing Credible Sources

### **13. Promoting Lifelong Learning**

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

### **14. Embracing eBook Trends**

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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