



How Will I Be Supervised?

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Consolidated Assets \$3 Billion or Less

Companies with consolidated assets of \$3 billion or less are subject to a predominantly offsite "review" program. The review process is generally triggered by our receipt of the report of examination for the organization's lead bank.

- The *FREQUENCY* of review is generally determined by the size and condition of the organization's lead bank.
- The *DEPTH* of review is dictated by the company's complexity—a determination that is a function of the nature and scope of the nonbanking and/or financial activities and also involves other factors such as the level of consolidated risk management functions, the existence of significant public debt, and so on.
- Noncomplex companies receive less detailed reviews, while complex or weakened companies receive more detailed reviews that, in some cases, may include an onsite visit by examiners.
- *RESULTS* of the review are generally communicated to the company's board of directors through a brief letter format.

Consolidated Assets Greater Than \$3 Billion

Companies with more than \$3 billion in consolidated assets are subject to a risk-focused inspection program that generally includes examiners working onsite.

- The *FREQUENCY* of inspections depends on the size of the organization and the scope of any nonbanking or financial activities.
- Generally, companies in sound condition with consolidated assets between \$3 billion and \$5 billion are subject to inspection every 24 months.
- Companies with consolidated assets greater than \$5 billion are subject to an inspection every 12 months.
- Companies found to be in a weakened condition are subject to closer supervision and will likely be inspected on a more frequent basis.
- *RESULTS* of the inspection are generally communicated to the company's board of directors through a formal report of inspection.

Learn More...

[SR 19-4 / CA 19-3](#)

Supervisory Rating System for Holding Companies with Total Consolidated Assets Less Than \$100 billion [Bank Holding Company Supervision Manual](#)

Guidance for conducting inspections of bank holding companies and their non-bank subsidiaries

[SR 13-21](#)

Inspection Frequency and Scope Requirements for Bank Holding Companies and Savings and Loan Holding Companies with Total Consolidated Assets of \$10 Billion or Less

[SR 09-4](#)

Applying Supervisory Guidance and Regulations on the Payment of Dividends, Stock Redemptions, and Stock Repurchases at Bank Holding Companies

[SR 08-9](#)

Consolidated Supervision of Bank Holding Companies and the Combined U.S. Operations of Foreign Banking Organizations

[SR 00-13](#)

Framework for Financial Holding Company Supervision
