

Federal Deposit Insurance Corporation

Statement of Regulatory Priorities

The Federal Deposit Insurance Corporation (FDIC) was created by the Congress to maintain stability and public confidence in the nation's financial system by:

- Insuring deposits;
- Examining and supervising financial institutions for safety and soundness and consumer protection; and
- Resolving failed financial institutions and managing receiverships.

The FDIC is committed to continually improving the quality of its regulations and policies, to minimizing regulatory burdens on the public and the banking industry, and generally to ensuring that its regulations and policies achieve legislative goals effectively and efficiently.

Regulatory/Deregulatory Objectives and Priorities

The FDIC's regulatory/deregulatory objectives and priorities are to:

- Reform supervision so it is less process-driven and more focused on core financial risks, including defining key terms, and reforming examination policies;
- Improve the bank merger approval process and replace the 2024 Statement of Policy to ensure that merger transactions that satisfy the Bank Merger Act are approved in a timely way;
- Pursue adjustments to our capital and liquidity rules to appropriately balance driving economic growth with ensuring safety and soundness and resilience to shocks;
- Work to ensure law-abiding customers have, and do not lose, access to bank accounts and banking services; and
- Modernize implementation of the Bank Secrecy Act.

The following are the key rulemaking actions the FDIC is planning for the coming year.

I. Deregulatory

Proposed Rule Stage

Prohibition on Use of Reputation Risk by Regulators (RIN 3064-AG12)

In October 2025, the FDIC and the Office of the Comptroller of the Currency (OCC) issued a proposed rule to codify the removal of reputation risk from their supervisory programs. The proposed rule would impose no requirements on banks. It would prohibit the agencies from criticizing, formally or informally, or taking adverse action against an institution or any

employee of an institution on the basis of reputation risk. The proposed rule would also prohibit the agencies from requiring, instructing, or encouraging an institution to close customer accounts or take other actions on the basis of a person or entity's political, social, cultural, or religious views or beliefs, constitutionally protected speech, or solely on the basis of politically disfavored but lawful business activities perceived to present reputation risk. This rule would thus codify sound examination practices and advance the goals of the President's Executive Order on Debanking. If adopted, the proposed rule would indirectly benefit FDIC-supervised insured depository institutions (IDIs) or associated persons to the extent they would have been the subject of an adverse action or prohibition against certain business relationships by the agencies on the basis of reputation risk; political, social, cultural, or religious views and beliefs; constitutionally protected speech; or politically disfavored but lawful business activities perceived to present reputation risk. This benefit would occur as the IDI or associated person would avoid any costs associated with such adverse actions or prohibitions. Additionally, the improved efficiency and effectiveness of the FDIC's supervisory programs may also indirectly benefit covered IDIs. Further, IDIs may incur some voluntary costs associated with making changes to their compliance policies and procedures.

Unsafe or Unsound Practices, Matters Requiring Attention (RIN 3064-AG16)

In October 2025, the FDIC and the OCC issued a proposed rule to revise their regulations to define the term "unsafe or unsound practice" for purposes of section 8 of the Federal Deposit Insurance Act (12 U.S.C. § 1818) and revise the supervisory framework for the issuance of matters requiring board attention (referred to as "matters requiring attention" (MRAs) in the proposed rule) and other supervisory communications. The proposed rule aims to provide regulatory clarity and certainty for supervised institutions, and to enable supervised institutions and examiners to focus attention on more significant issues at the institutions. This is expected to reduce compliance costs at banks, streamline supervisory communications, and enhance comparability among the agencies. The proposed rule, if adopted, would pose two types of indirect benefits to supervised IDIs: 1) reductions in, or more efficient use of, costs to comply with findings from Reports of Examinations (ROEs), and 2) possible increases in proceeds from the provision of banking products and services.

Resolution Plans Required for Insured Depository Institutions With \$100 Billion or More in Total Assets; Informational Filings Required for Insured Depository Institutions With at Least \$50 Billion but Less Than \$100 Billion in Total Assets (RIN 3064-AG21)

In July 2024, the FDIC issued a revised rule to require the submission of resolution plans by IDIs with \$100 billion or more in total assets and informational filings by IDIs with at least \$50 billion but less than \$100 billion in total assets. The FDIC expects to issue a new proposed rule that would codify FAQs issued in April 2025 and otherwise focus and streamline the submission requirements while facilitating the ability of the FDIC to resolve large, complex IDIs. This will result in cost savings for IDIs and the Deposit Insurance Fund (DIF).

Regulatory Capital Rule: Revisions to the Community Bank Leverage Ratio Framework (RIN 3064-AG17)

The FDIC, the OCC, and the Board of Governors of the Federal Reserve System (Board) expect to issue a rule to lower the minimum Community Bank Leverage Ratio (CBLR) requirement from 9 percent to 8 percent and extend the length of time that certain institutions can remain in the framework while not meeting the qualification criteria from two quarters to four quarters, subject to a limit of eight quarters in any five-year period. This change would promote additional uptake of the framework, thus simplifying capital treatment for hundreds of banks, and well as reducing capital requirements. The agencies identify two main benefits for the proposed changes to the CBLR framework. First, by expanding eligibility and extending the grace period, the proposal would enable more community banking organizations to benefit from the regulatory cost savings provided by the CBLR framework. Second, the reduced CBLR requirement would provide community banking organizations that are currently participating in the CBLR framework with the capacity to expand their balance sheets, which could lead to increased lending to the communities served by these banking organizations.

Final Rule Stage

Modifications to Supplementary Leverage Capital Requirements for Large Banking Organizations; Total Loss-Absorbing Capacity Requirements for US Global Systemically Important Bank Holding Companies (RIN 3064-AG11)

In July 2025, the FDIC, the OCC, and the Board issued a proposed rule to recalibrate the enhanced supplementary leverage ratio standard applicable to global systemically important bank (GSIB) holding companies and their depository institution subsidiaries. The proposed rule would help ensure that such standards generally serve as a backstop to risk-based capital requirements through the economic and credit cycle, rather than as a regularly binding constraint. This recalibration would reduce disincentives for GSIBs and their depository institution subsidiaries to participate in low-risk, low-return businesses, such as U.S. Treasury market intermediation conducted by broker-dealer subsidiaries of GSIBs.

Community Reinvestment Act (RIN 3064-AG13)

In July 2025, the FDIC, the OCC, and the Board proposed to amend their Community Reinvestment Act (CRA) regulations by rescinding the final rule titled “Community Reinvestment Act” published in the *Federal Register* on February 1, 2024, and replacing it with the agencies’ CRA regulations in effect on March 29, 2024, with certain conforming and technical amendments. This proposed rule would maintain the status quo with respect to bank’s obligations under the Community Reinvestment Act, eliminating potential sources of confusion and reducing implementation costs for certain banks.

Establishment and Relocation of Branches and Offices (RIN 3064-AG10)

In July 2025, the FDIC proposed to modify the procedures for an insured State nonmember bank to establish a domestic branch or relocate a domestic main office or branch. The proposed rule would eliminate certain filing requirements, shorten processing timelines, and eliminate public notice procedures. The proposed rule would also make corresponding changes to the procedures applicable to the relocation of an insured branch of a foreign bank. Finally, the FDIC proposed to update certain related definitions to further streamline branch filing regulatory compliance

obligations. The objective of the proposed rule is to reduce the regulatory burden on insured State nonmember banks seeking to establish a branch or relocate a main office or branch.

Adjusting and Indexing Certain Regulatory Thresholds (RIN 3064-AG15)

In July 2025, the FDIC issued a proposed rule that would update certain regulatory thresholds to reflect historical inflation, including those under 12 CFR part 363 related to annual independent audit and reporting requirements, and adjust those thresholds in the future based on a proposed indexing methodology. FDIC regulations use thresholds, such as total assets, to determine applicability of regulatory requirements and allow the FDIC to differentiate and tailor regulatory requirements based on an institution's size, risk profile, and level of complexity. The changes set forth in the proposed rule would help to provide a more durable framework preserving, in real terms, certain regulatory thresholds and thereby avoiding unintended and undesirable policy consequences. The FDIC expects to finalize this rule early this fiscal year.

FDIC Official Sign and Advertising Statement Requirements (RIN 3064-AG14)

In August of 2025, the FDIC proposed to amend signage requirements for IDIs' digital deposit-taking channels and automated teller machines (ATMs) and like devices. The proposed changes are intended to address implementation issues and sources of potential confusion that have arisen following the adoption of current signage requirements for these banking channels. The proposed rule would provide additional flexibility to IDIs while also enabling consumers to better understand when they are conducting business with an IDI and when their funds are protected by the FDIC's deposit insurance coverage. If adopted, the proposed rule could benefit IDIs by reducing implementation costs otherwise associated with the current signage requirements such as labor costs to make changes to an IDI's IT systems, contracting costs to make changes to in-house or third-party IT systems, costs to upgrade hardware for ATMs and similar devices, and labor costs to make changes to internal compliance policies and procedures. The changes described in the proposed rule are expected to generate cost savings in the form of reduced administrative effort and resource allocation. The FDIC expects to complete this deregulatory action early in Fiscal Year 2026.

II. Exempt (Fully or Partially Exempt)

Proposed Rule Stage

GENIUS Act Rulemakings, Sec. 4 – Requirements for Issuing Payment Stablecoins (Capital, Liquidity, Principles-Based Standards) and Sec.5 – Licensing/Applications (RINs 3064-AG19 and 3064-AG20)

The GENIUS Act establishes a framework for issuance and regulation of payment stablecoins. The FDIC plans to issue rules regarding application processes for banks that wish to establish payment stablecoin issuing subsidiaries and prudential requirements for banking institutions engaged in stablecoin issuance. Anticipated costs are undetermined; however, the FDIC expects the benefits to institutions to outweigh the regulatory costs involved in applying to operate a stablecoin subsidiary.

Final Rule Stage

Financial Data Transparency Act Joint Data Standards (RIN 3064–AF96)

The Financial Data Transparency Act (FDTA), enacted in December 2022, seeks to promote interoperability of financial regulatory data. In August 2024, the FDIC, the OCC, the Board, the National Credit Union Administration (NCUA), the Consumer Financial Protection Bureau, the Federal Housing Finance Agency, the Commodity Futures Trading Commission, the Securities and Exchange Commission, and the Department of the Treasury invited public comment on a proposed rule to establish data standards to promote interoperability of financial regulatory data across these agencies. The agencies plan to issue a final rule establishing these joint data standards in the first quarter of 2026. Agency-specific data standards established pursuant to this the FDTA will later be adopted for certain collections of information in separate rulemakings by the agencies. Standardization is expected to provide cost savings and create new business opportunities for data brokers.

III. Waived (Not subject to/Not significant)

Proposed Rule Stage

Anti-Money Laundering and Countering the Financing of Terrorism Program Requirements (AML Program Rule) (RIN 3064-AF34)

The Anti-Money Laundering Act of 2020 required FinCEN to take certain actions to update its regulations on the Program Rule, which requires all FIs to have an anti-money laundering/countering the financing of terrorism program. In August 2024, the FDIC, the OCC, the Board, and the NCUA proposed changes to their Bank Secrecy Act compliance rules to keep them aligned with the concurrent proposal issued by FinCEN and ensure banks under the supervision of the banking agencies and the NCUA are not subject to two sets of rules. This Fall the agencies expect to issue a revised proposed rule. At this time, anticipated costs are undetermined.

IV. Other

Proposed Rule Stage

Basel III Revisions: Amendments to the Capital Rule for Large Banking Organizations (RIN 3064-AF29)

In September 2023, the FDIC, the OCC, and the Board jointly issued a proposed rule that would revise large bank capital requirements. The proposed rule would have implemented the 2017 Basel Committee Recommendations with a goal of improving the consistency of capital requirements across banks, better matching capital requirements to risk, and improving transparency of banks' financial conditions for supervisors and the public. The agencies expect to issue a revised proposed rule to more simply achieve these goals and reduce regulatory burden for banks subject to the rule. At this time, anticipated costs are undetermined.