



December 2025 Regulatory Report

Agencies Modify Enhanced Supplemental Leverage Ratio Standards.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) issued a final rule to modify the enhanced supplementary leverage ratio standards applicable to U.S. bank holding companies identified as global systemically important bank holding companies (GSIBs), their subsidiary depository institutions that are FRB- or FDIC-regulated, and national banks and Federal savings associations that are subsidiaries of a U.S. top-tier bank holding company with total consolidated assets of more than \$700 billion or assets under custody of more than \$10 trillion. FRB has also finalized conforming amendments to its total loss-absorbing capacity and long-term debt requirements. In addition, FRB has made conforming amendments to relevant regulatory reporting forms, and FRB and FDIC have made final certain technical corrections to the capital rule and the prompt corrective action framework. Banking organizations subject to the final rule may elect to early adopt the final rule as of **01/01/2026**. The final rule is

effective **04/01/2026**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-01/pdf/2025-21626.pdf>.

Federal Register, Vol. 90, No. 228, 12/01/2026, 55248-55292.

Agencies Rescind Guidance on Climate-Related Financial Risk Management.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) announced the rescission of the Interagency Principles for Climate-Related Financial Risk Management for Large Financial Institutions. The interagency guidance published in the *Federal Register* **10/30/2023**, is rescinded as of **11/18/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-18/pdf/2025-20213.pdf>.

Federal Register, Vol. 90, No. 220, 11/18/2025, 51756-51757.

Agencies Propose Revisions to CBLR Framework.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit

Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seek comment regarding a proposed rule that would lower the community bank leverage ratio (CBLR) requirement for certain depository institutions and depository institution holding companies from 9 percent to 8 percent. The proposed rule would also extend the length of time that depository institutions or depository institution holding companies can remain in the CBLR framework while not meeting all of the qualifying criteria for the CBLR framework from two quarters to four quarters, subject to a limit of eight quarters in any five-year period. Comments are due **01/30/2026**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-01/pdf/2025-21625.pdf>. *Federal Register*, Vol. 90, No. 228, 12/01/2025, 55048-55063.

Agencies Request Information to Streamline the Call Report.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) request information on sources of regulatory reporting burden for institutions that currently file the Consolidated Reports of Condition and Income (Call Report) (FFIEC 031, FFIEC 041, and FFIEC 051). The request for information offers the opportunity for stakeholders to identify ways the agencies could streamline the Call Report forms and instructions while still meeting the purposes of the collection. Comments are due **01/30/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-01/pdf/2025-21621.pdf>.
Federal Register, Vol. 90, No. 228, 12/01/2025, 55240-55243.

CFPB Proposes to Amend Regulation B for Disparate Impact.

The Bureau of Consumer Financial Protection (CFPB) issued a proposed rule to amend provisions related to disparate impact, discouragement of applicants or prospective applicants, and special purpose credit programs under Regulation B, the regulation implementing the Equal Credit Opportunity Act (ECOA). The amendments would facilitate compliance with ECOA by clarifying the obligations imposed by statute. Comments are due **12/15/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-13/pdf/2025-19864.pdf>.
Federal Register, Vol. 90, No. 217, 11/13/2025, 50901-50923.

CFPB Proposes Section 1071 Revisions.

CFPB issued a proposed rule to revise provisions of Regulation B related to section 1071 of the Dodd Frank Act (Section 1071). CFPB is reconsidering coverage of certain credit transactions and financial institutions; the small business definition; inclusion of certain data points and how others are collected; and the compliance date. CFPB believes the proposed changes would streamline the rule, reduce complexity for lenders, and improve data quality, advancing the purposes of section 1071 and complying

with recent executive directives. Comments are due **12/15/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-13/pdf/2025-19865.pdf>. *Federal Register*, Vol. 90, No. 217, 11/13/2025, 50952-51011.

CFPB Seeks Comment on Information Collections.

- CFPB seeks comment regarding an information collection titled, Consumer Response Intake Form. The form is designed to aid consumers in the submission of complaints, inquiries, and feedback and to help CFPB fulfill its statutory requirements. The questions within the form prompt respondents for a description of, and key facts about, the complaint at issue, the desired resolution, contact and account information, information about the company they are submitting a complaint about, and previous action taken to attempt to resolve the complaint. Comments are due **01/27/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-28/pdf/2025-21451.pdf>. *Federal Register*, Vol. 90, No. 227, 11/28/2024, 54643.
- CFPB seeks comment regarding an information collection titled, Consumer Complaint Intake System Company Portal Boarding Form. The portal allows companies to view and respond to complaints submitted to CFPB, supports the efficient routing of consumer complaints to companies, and enables a timely and secure response by companies to CFPB and consumers. Comments are due **12/29/2025**. The notice may be

viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-28/pdf/2025-21453.pdf>. *Federal Register*, Vol. 90, No. 227, 11/28/2025, 54643-54644.

- CFPB seeks comment regarding an information collection titled, Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance, Regulation I. Regulation I applies to all depository institutions lacking Federal deposit insurance. It requires the disclosure of certain insurance-related information in periodic statements, account records, locations where deposits are normally received, and advertising. The regulation also requires such depository institutions to obtain a written acknowledgment from depositors regarding the institution's lack of Federal deposit insurance. Comments are due **02/09/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-09/pdf/2025-22370.pdf>. *Federal Register*, Vol. 90, No. 234, 12/09/2025, 57033-57034.
- CFPB seeks comment regarding an information collection titled, Interstate Land Sales Full Disclosure Act, Regulations J, K, and L. The Interstate Land Sales Full Disclosure Act (ILSA) requires land developers to register subdivisions of 100 or more non-exempt lots with CFPB before selling or leasing the lots, and to provide each lot purchaser with a disclosure document designated as a property report. Information is submitted to CFPB to assure compliance with ILSA and the implementing regulations. Comments are due **02/09/2026**. The

notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-09/pdf/2025-22368.pdf>.

Federal Register, Vol. 90, No. 234, 12/09/2025, 57034-57035.

- CFPB seeks comment regarding an information collection titled, Privacy of Consumer Financial Information, Regulation P. The information collection is used in connection with recordkeeping requirements of Regulation P as described in the notice. Comments are due **02/09/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-09/pdf/2025-22367.pdf>.
Federal Register, Vol. 90, No. 234, 12/09/2025, 57035.
- CFPB seeks comment regarding an information collection titled, Mortgage Acts and Practices-Advertising, Regulation N. Regulation N prohibits misrepresentations about the terms of mortgage credit products in commercial communications and requires that covered persons keep certain related records for a period of twenty-four months from last dissemination. The information that Regulation N requires covered persons to retain is necessary to ensure efficient and effective law enforcement to address deceptive practices that occur in the mortgage advertising area. Comments are due **02/09/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-09/pdf/2025-22366.pdf>.
Federal Register, Vol. 90, No. 234, 12/09/2025, 57035-57036.
- CFPB seeks comment regarding an information collection titled, Prohibition on Inclusion of Adverse Information in Consumer Reporting in Cases of Human Trafficking, Regulation V. Regulation V sets forth disclosures that need given consumers about information shared with a consumer reporting agency and options which permit consumers to elect not to have information shared as described in the notice. Comments are due **02/09/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-09/pdf/2025-22365.pdf>.
Federal Register, Vol. 90, No. 234, 12/09/2025, 57036.
- CFPB seeks comment regarding an information collection titled, Home Mortgage Disclosure Act, Regulation C. The information collection is used to collect and report information as required under Regulation C as further described in the notice. Comments are due **02/09/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-10/pdf/2025-22442.pdf>.
Federal Register, Vol. 90, No. 235, 12/10/2025, 57184-57185.
- CFPB seeks comment regarding an information collection titled, Registration of Mortgage Loan Originators, Regulation G. Regulation G implements the Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act), which contains the registration requirements with respect to any covered financial institutions and their employees who act as residential mortgage loan originators (MLOs), including to adopt and to

follow written policies and procedures ensuring their employees comply with these requirements and disclose the unique identifiers of their MLOs.

Comments are due **02/09/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-10/pdf/2025-22441.pdf>.

Federal Register, Vol. 90, No. 235, 12/10/2025, 57185.

- CFPB seeks comment regarding an information collection titled, Truth in Savings, Regulation DD. The recordkeeping requirements of Regulation DD ensure that records that might contain evidence of violations remain available to Federal enforcement agencies, as well as to private litigants. Comments are due **02/09/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-10/pdf/2025-22440.pdf>.
Federal Register, Vol. 90, No. 235, 12/10/2025, 57185-57186.

FRB Issues Final Rules to Amend Regulations A and D.

- The Board of Governors of the Federal Reserve System (FRB) issued a final rule to adopt amendments to its Regulation A to reflect FRB's approval of a decrease in the rate for primary credit at each Federal Reserve Bank. The secondary credit rate at each Reserve Bank automatically decreased by formula as a result of FRB's primary credit rate action. On **10/29/2025**, FRB voted to approve a 0.25 percentage point decrease in the primary credit rate, thereby decreasing the primary credit rate from **4.25** percent to **4.00** percent. In

addition, FRB had previously approved the renewal of the secondary credit rate formula, the primary credit rate plus 50 basis points. Under the formula, the secondary credit rate decreased by 0.25 percentage points as a result of FRB's primary credit rate action, thereby decreasing the secondary credit rate from **4.75** percent to **4.50** percent. The amendments to Regulation A reflect these rate changes. The final rule is effective **11/14/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-14/pdf/2025-19888.pdf>.

Federal Register, Vol. 90, No. 218, 11/14/2025, 51017-51018.

- FRB issued a final rule to adopt amendments to its Regulation D to revise the rate of interest paid on balances (IORB) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final amendments specify that IORB is **3.90** percent, a 0.25 percentage point decrease from its prior level. The amendment is intended to enhance the role of IORB in maintaining the federal funds rate in the target range established by the Federal Open Market Committee. The final rule is effective **11/14/2025**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-11-14/pdf/2025-19889.pdf>.
Federal Register, Vol. 90, No. 218, 11/14/2025, 51018-51019.
- FRB issued a final rule to amend Regulation D, Reserve Requirements of Depository Institutions, to reflect the annual indexing of the reserve requirement exemption amount and

the low reserve tranche for 2026. The annual indexation of these amounts is required notwithstanding FRB's action in March 2020 of setting all reserve requirement ratios to zero. FRB has amended Regulation D to set the reserve requirement exemption amount at \$39.2 million (increased from \$37.8 million in 2025) and the amount of the low reserve tranche at \$674.1 million (increased from \$645.8 million in 2025). The adjustments to both of the amounts are derived using statutory formulas specified in the Federal Reserve Act. The annual indexation of the reserve requirement exemption amount and low reserve tranche is required by statute but will not affect depository institutions' reserve requirements, which will remain zero. The final rule is effective **12/24/2025**. The new exemption amount and low reserve tranche will apply beginning **01/01/2026**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-24/pdf/2025-20744.pdf>. *Federal Register*, Vol. 90, No. 224, 11/24/2025, 52849-52851.

FRB Adjusts Federal Reserve Bank Capital Stock Dividend Threshold.

FRB issued a final rule that applies an inflation adjustment to the threshold for total consolidated assets in Regulation I. Federal Reserve Bank (Reserve Bank) stockholders that have total consolidated assets above the threshold receive a different dividend rate on their Reserve Bank stock than stockholders with total consolidated assets at or below the threshold. The Federal Reserve Act requires that FRB annually adjust the total consolidated asset threshold to reflect

the change in the Gross Domestic Product Price Index, published by the Bureau of Economic Analysis. Based on the change in the Gross Domestic Product Price Index as of **09/25/2025**, the total consolidated asset threshold will be \$13,182,000,000 through **12/31/2026**. The final rule is effective **12/22/2025**. The adjusted threshold for total consolidated assets will apply beginning on **01/01/2026**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-20/pdf/2025-20472.pdf>. *Federal Register*, Vol. 90, No. 222, 11/20/2025, 52231-52232.

FRB Revises LFI Rating System and Framework for Supervision of Insurance Organizations.

FRB issued a final notice to revise its Large Financial Institution (LFI) rating system (LFI Framework) and the rating system for depository institution holding companies significantly engaged in insurance activities (Insurance Supervisory Framework, together with the LFI Framework, Frameworks) to more appropriately identify as "well managed" firms that have sufficient financial and operational strength and resilience to maintain safe and sound operations through a range of conditions, including stressful ones. The final notice also replaces the presumption in the Frameworks that firms with one or more Deficient-1 component ratings will be subject to a formal or informal enforcement action with a statement that such firms may be subject to a formal or informal enforcement action, depending on particular facts and circumstances. The final notice also removes a reference to reputational risk in the Insurance

Supervisory Framework. The final notice is effective **01/16/2026**. The final notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-17/pdf/2025-19945.pdf>.

Federal Register, Vol. 90, No. 219, 11/17/2025, 51329-51354.

FRB Announces Final Approval of Information Collections.

- FRB announced final approval of an information collection titled, Payments Research Survey. FRB uses the collection to obtain information, as needed, on specific and time-sensitive issues, related to payments research, which may provide insights that augment the Federal Reserve System's effectiveness within the payments system. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-11-17/pdf/2025-19931.pdf>.
Federal Register, Vol. 90, No. 219, 11/17/2025, 51354.
- FRB announced final approval of an information collection titled, Recordkeeping and Disclosure Requirements Associated with Regulation H (Loans Secured by Real Estate Located in Flood Hazard Areas). The information collection is used in connection with recordkeeping and disclosure provisions of Regulation H regarding flood insurance. The information collection requirements under the flood hazard provisions of Regulation H are triggered by specific events in the lending process. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-11-17/pdf/2025-19934.pdf>.

Federal Register, Vol. 90, No. 219, 11/17/2025, 51354-31355.

- FRB announced final approval of information collections titled, Consumer Complaint Form; and Interagency Appraisal Complaint Form. The consumer complaint form allows consumers to submit a complaint against a financial institution. The appraisal complaint form collects information about complaints regarding a regulated institution's non-compliance with the appraisal independence standards and the Uniform Standards of Professional Appraisal Practice, including complaints from appraisers, individuals, and other entities. The information is used to respond to consumer complaints and inquiries regarding practices by banks and other financial institutions supervised by FRB. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-11-17/pdf/2025-19936.pdf>.
Federal Register, Vol. 90, No. 219, 11/17/2025, 51355.
- FRB announced final approval of an information collection titled, Recordkeeping and Disclosure Requirements Associated with Regulation CC. The information collection was revised to take into account certain existing provisions within Regulation CC that had not yet been included in previous information collections. The revisions to the information collection are effective **12/17/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-11-17/pdf/2025-19932.pdf>.

Federal Register, Vol. 90, No. 219,
11/17/2025, 31355-31356.

- FRB announced final approval of an information collection titled, Federal Reserve Membership and Bank Stock Applications. The Federal Reserve Membership Application collection is used by state-chartered banks converting to a state member bank, national banks converting to a state charter, and mutual savings banks applying for membership in the Federal Reserve System. The Federal Reserve Bank Stock Application collection is used by national banks seeking to purchase Federal Reserve Bank stock, nonmember state banks converting into a national bank, federal savings associations that have elected to operate as a covered savings association (CSA), CSAs terminating an election to operate as a CSA, and member banks seeking to increase, decrease, or cancel their FRB stock holdings. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22259.pdf>.
Federal Register, Vol. 90, No. 233,
12/08/2025, 56753-56754.
- FRB announced final approval of an information collection titled, Reporting and Disclosure Requirements Associated with Regulation G. Regulation G implements section 711 of the Gramm-Leach-Bliley Act, which requires insured depository institutions (IDIs), affiliates of IDIs, and nongovernmental entities or persons (NGEPs) to disclose written agreements entered into in connection with fulfillment of the

Community Reinvestment Act. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22262.pdf>.

Federal Register, Vol. 90, No. 233,
12/08/2025, 56754.

- FRB announced final approval of an information collection titled, United States Currency Program Surveys. The U.S. Currency Program Surveys are used to obtain information specifically tailored to FRB's operational and fiscal agency responsibilities. Several revisions were made to the information collection as described in the notice. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22260.pdf>.
Federal Register, Vol. 90, No. 233,
12/08/2025, 56755-56756.
- FRB announced final approval of an information collection titled, Financial Statements for Holding Companies. FRB requires bank holding companies, most savings and loan holding companies, securities holding companies, and U.S. intermediate holding companies to provide standardized financial statements through one or more reporting forms within the information collection as further described in the notice. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22264.pdf>.
Federal Register, Vol. 90, No. 233,
12/08/2025, 56756-56759.
- FRB announced final approval of an information collection titled, Recordkeeping and Disclosure Requirements Associated with the

CFPB's Regulation E. FRB-supervised institutions must provide meaningful disclosures about the basic terms, costs, and rights relating to electronic fund transfer services involving a customer's account and must maintain certain records. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22258.pdf>.

Federal Register, Vol. 90, No. 233, 12/08/2025, 56759-56760.

- FRB announced final approval of an information collection titled, Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation BB. The Community Reinvestment Act (CRA) directs FRB, Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) to evaluate financial institutions' (banks and savings associations) records of helping to meet the credit needs of their entire communities, including low- and moderate-income areas, consistent with the safe and sound operation of the institutions. The reporting, recordkeeping, and disclosure requirements of the information collection in FRB's regulation apply to state member banks. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22261.pdf>. *Federal Register*, Vol. 90, No. 233, 12/08/2025, 56760.

- FRB announced final approval of an information collection titled, Recordkeeping and Disclosure Requirements Associated with CFPB's and FRB's Regulations V. The Consumer Financial Protection

Bureau's (CFPB) Regulation V and FRB's Regulation V implement in part the Fair Credit Reporting Act (FCRA). FCRA requires consumer reporting agencies to adopt reasonable procedures that are fair and equitable to the consumer with regard to the confidentiality, accuracy, relevancy, and proper utilization of consumer information. FRB is responsible for the information collection requirements contained in CFPB's Regulation V for institutions with \$10 billion or less in assets and for consumers of these institutions, as well as for the identity theft red flags provisions in FRB's Regulation V for institutions of any size. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22263.pdf>. *Federal Register*, Vol. 90, No. 233, 12/08/2025, 56760-56761.

FRB Expands Fedwire® Funds Service and NSS Hours.

FRB announced that the Federal Reserve Banks (Reserve Banks) will expand the operating hours for the Fedwire Funds Service to 22 hours per day, 6 days per week, operating Sunday through Friday, including weekday holidays (22x6). FRB also announced a corresponding expansion of the National Settlement Service's (NSS) operating hours to 21.5 hours per day, 6 days per week, operating Sunday through Friday, including weekday holidays, with NSS closing 30 minutes earlier than the Fedwire Funds Service. FRB expects the Reserve Banks to implement the expansion in 2028 or 2029 to ensure technological, operational, and industry readiness. FRB will monitor industry demand and will stand ready to offer an additional expansion up to

22x7x365 no sooner than two years after the Reserve Banks implement 22x6 operations. If FRB does propose to expand operating hours beyond 22x6, it will seek comment in a separate proposal. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-17/pdf/2025-19942.pdf>. *Federal Register*, Vol. 90, No. 219, 11/17/2025, 51356-51368.

FRB Announces 2026 Private-Sector Adjustment Factor and Fee Schedule.

FRB announced approval of the private-sector adjustment factor (PSAF) for 2026 of \$34.1 million and the 2026 fee schedules for Federal Reserve priced services and electronic access. See the notice for the new rates. The new fee schedules are effective **01/01/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-09/pdf/2025-22268.pdf>. *Federal Register*, Vol. 90, No. 234, 12/09/2025, 57052-57062.

FRB Issues Proposed Rule on Supervisory Stress Test Models and Testing Framework.

FRB seeks comment on the models used to conduct its supervisory stress test, changes to the models to be implemented in the 2026 stress test, and proposed changes to enhance the transparency and public accountability of FRB's stress testing framework. The proposal would amend the Policy Statement on the Scenario Design Framework for Stress Testing, including to implement guides for additional scenario variables, and the Stress Testing Policy Statement. The proposal would also codify an enhanced disclosure

process under which FRB would annually publish comprehensive documentation on the stress test models, invite comment on any material changes that FRB seeks to make to the models, and annually publish the stress test scenarios for comment. Lastly, the proposal would make changes to the FR Y-14A/Q/M to remove items that are no longer needed to conduct the supervisory stress test and to collect additional data to support the stress test models and improve risk capture. FRB also issued a notice to extend the original comment period of **01/22/2026** to **02/21/2026**. Comments are due **02/21/2026**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-18/pdf/2025-20211.pdf>. *Federal Register*, Vol. 90, No. 220, 11/18/2025, 51856-51953. The notice to extend the comment period may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-25/pdf/2025-21087.pdf>. *Federal Register*, Vol. 90, No. 225, 11/25/2025, 53238.

FRB Seeks Comment on Branch Closure Notice.

FRB seeks comment regarding an information collection titled, Notice of Branch Closure. The reporting, recordkeeping, and disclosure requirements regarding the closing of any branch of an insured depository institution (IDI) are contained in section 42 of the Federal Deposit Insurance Act, as supplemented by an interagency policy statement on branch closings. FRB uses the information collection to fulfill its statutory obligation to supervise state member banks. Each IDI must adopt a policy regarding the closing of its

branches. When a branch is scheduled for closing, the IDI must notify both its appropriate regulator and its customers of the proposed closure. Comments are due **01/16/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-17/pdf/2025-19933.pdf>.

Federal Register, Vol. 90, No. 219, 11/17/2025, 51328-51329.

FRB Requests Information on Future of Check Services.

FRB requests information related to the future of its check services. FRB will use responses to the request for information (RFI) to assess possible strategies for the future of FRB's check services, including potentially substantial changes that may have longer run effects on the payments system. In addition, FRB will use responses to the RFI to analyze other actions that FRB could consider with respect to checks, in partnership with the industry, to support the overall safety and efficiency of the payments system.

Comments are due **03/09/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-09/pdf/2025-22272.pdf>.

Federal Register, Vol. 90, No. 234, 12/09/2025, 57062-57067.

FDIC Delays Compliance Date for Portions of Official Signage Rule.

The Federal Deposit Insurance Corporation (FDIC) issued a final rule to postpone the mandatory compliance date. On **12/20/2023**, FDIC adopted a final rule that, among other things, amended its official sign and advertisement of membership requirements for insured depository

institutions (IDIs). The current compliance date for requirements related to displaying the official digital sign on IDIs' digital deposit-taking channels and automated teller machines (ATMs) and like devices is **03/01/2026**. FDIC has delayed the **03/01/2026**, compliance date to **01/01/2027**. The compliance date for the requirements in 12 CFR 328.4 and 328.5 is delayed to **01/01/2027**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-28/pdf/2025-21461.pdf>.

Federal Register, Vol. 90, No. 227, 11/28/2025, 54544-54545.

FDIC Adjusts and Indexes Certain Regulatory Thresholds.

FDIC issued a final rule to amend certain thresholds in its regulations to reflect inflation. Specifically, the final rule generally updates such thresholds to reflect inflation from the date of initial implementation or the most recent adjustment and provides for future adjustments pursuant to an indexing methodology. The changes set forth in the final rule preserve the level of certain thresholds set forth in FDIC's regulations in real terms, thereby avoiding the undesirable and unintended outcome where the scope of applicability for a regulatory requirement changes due solely to inflation rather than actual changes in an institution's size, risk profile, or level of complexity. The final rule is effective **01/01/2026**. An insured depository institution (IDI) need not comply with the applicable 12 CFR part 363 requirements in effect as of **12/31/2025**, if the IDI will not be subject to 12 CFR part 363 requirements under the updated thresholds in effect as of **01/01/2026**, as specified in the final rule.

The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-04/pdf/2025-21914.pdf>.

Federal Register, Vol. 90, No. 231,
12/04/2025, 55789-55812.

FDIC Announces 2026 Designated Reserve Ratio.

FDIC announced the Designated Reserve Ratio (DRR) for 2026. Pursuant to the Federal Deposit Insurance Act, FDIC designates that the DRR for the Deposit Insurance Fund shall remain at 2 percent for 2026. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-11-28/pdf/2025-21460.pdf>.

Federal Register, Vol. 90, No. 227,
11/28/2025, 54688-54689.

FDIC Seeks Comment on Information Collections.

FDIC seeks comments on four information collections titled: Home Mortgage Disclosure Act; Management Official Interlocks; Funding and Liquidity Risk Management; and Appraisals for Higher-Priced Mortgage Loans. The collections are used as described in the notice. Comments are due **02/09/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-09/pdf/2025-22359.pdf>.

Federal Register, Vol. 90, No. 234,
12/09/2025, 57049-57051.

OCC Proposes Amendments to Community Bank Licensing.

The Office of the Comptroller of the Currency (OCC) issued a proposed rule to amend its rules to simplify licensing requirements for corporate activities and transactions involving national banks and

Federal savings associations that have less than \$30 billion in total assets and satisfy certain conditions. The proposed rule is intended to reduce burden.

Comments are due **01/20/2026**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-18/pdf/2025-20204.pdf>.

Federal Register, Vol. 90, No. 220,
11/18/2025, 51577-51583.

OCC Proposes to Rescind Fair Housing Home Loan Data System.

OCC issued a proposed rule to rescind its Fair Housing Home Loan Data System regulation codified at 12 CFR part 27. OCC has determined that the regulation is obsolete and largely duplicative of and inconsistent with other legal authorities that require national banks to collect and retain certain information on applications for home loans. Moreover, part 27 imposes asymmetrical data collection requirements on national banks compared to their other depository institution counterparts, and the data collected has limited utility. Comments are due **12/18/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-18/pdf/2025-20202.pdf>.

Federal Register, Vol. 90, No. 220,
11/18/2025, 51583-51587.

OCC Proposes to Rescind Recovery Planning Guidelines.

OCC issued a proposed rule to amend 12 CFR part 30 by rescinding appendix E, OCC Guidelines Establishing Standards for Recovery Planning by Certain Large Insured National Banks, Insured Federal Savings, and Insured Federal Branches. The guidelines cause covered banks to

direct significant resources towards developing responsive documentation. OCC believes existing safety and soundness standards require all banks to have effective risk management processes, including in times of stress, that is commensurate with the size, complexity, and risk of their activities. Comments are due **12/18/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-18/pdf/2025-20199.pdf>. *Federal Register*, Vol. 90, No. 220, 11/18/2025, 51587-51590.

OCC Seeks Information on Core Service Providers and Other Essential Third-Party Service Providers.

OCC issued a request for information (ROI) on community bank engagement with their core service providers and other essential third-party service providers. OCC seeks to better understand how challenges community banks face with such service providers affect banks' abilities to remain competitive in a rapidly evolving marketplace, as well as what actions OCC can take to address any of the challenges. Comments are due **01/27/2026**. The ROI may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-28/pdf/2025-21333.pdf>. *Federal Register*, Vol. 90, No. 227, 11/28/2025, 54882-54886.

OCC Seeks Comment on Information Collections.

- OCC seeks comments regarding an information collection titled, Stress Testing Rules for National Banks and Federal Savings Associations. The Annual Stress Test rule implemented

Section 165(i) of the Dodd Frank Act which requires certain companies to conduct stress tests. The information collection is used in connection with stress test requirements. Comments are due **01/23/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-24/pdf/2025-20752.pdf>. *Federal Register*, Vol. 90, No. 224, 11/24/2025, 53059-53060.

- OCC seeks comments regarding an information collection titled, Extensions of Credit to Insiders and Transactions with Affiliates. National banks and Federal savings associations must comply with rules of the Board of Governors of the Federal Reserve System regarding extensions of credit to insiders (Regulation O) and transactions with affiliates (Regulation W), which implement section 22(h) and sections 23A and 23B, respectively, of the Federal Reserve Act (FRA). Twelve CFR part 31.2 requires national banks, Federal savings associations, and their insiders to comply with Regulation O, and 12 CFR 31.3 requires national banks and Federal savings associations to comply with Regulation W. Section 31.3(c) implements the statutory standards for authorizing an exemption from section 23A of the FRA or section 11 of the Homeowners' Loan Act (HOLA) in accordance with the Dodd Frank Act. The information collection is used in connection with requesting an exemption. Comments are due **01/26/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-25/pdf/2025-20960.pdf>.

Federal Register, Vol. 90, No. 225, 11/25/2025, 53419-53420.

- OCC seeks comments regarding an information collection titled, Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd Frank Act. The use of the information collection and proposed changes are discussed in the notice. Comments are due **01/27/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-28/pdf/2025-21317.pdf>. *Federal Register*, Vol. 90, No. 227, 11/28/2025, 54886-54887.
- OCC seeks comments regarding an information collection titled, Guidance on Sound Incentive Compensation Policies. Under the guidance, each large national bank and Federal savings association should have policies and procedures, documentation, audit, and board of director review of incentive compensation arrangements based upon the size and complexity of a banking organization. Comments are due **02/02/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-04/pdf/2025-21896.pdf>. *Federal Register*, Vol. 90, No. 231, 12/04/2025, 55974-55975.
- OCC seeks comments regarding an information collection titled, Financial Management Policies-Interest Rate Risk. The information collection covers the recordkeeping burden for Federal savings associations to

maintain data in accordance with OCC's regulation on interest rate risk procedures. Comments are due **02/09/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-09/pdf/2025-22328.pdf>. *Federal Register*, Vol. 90, No. 234, 12/09/2025, 57130-57131.

HUD Announces FY 2026 Section 108 Loan Guarantee Borrower Fee.

The Department of Housing and Urban Development (HUD) announced the fee it will collect from borrowers of loans guaranteed under its Section 108 Loan Guarantee Program to offset the credit subsidy costs of the guaranteed loans. The fee to offset credit subsidy costs is changing from 0.82 percent in Fiscal Year (FY) 2025 to 0.58 percent in FY 2026. The change is applicable **10/01/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-11-19/pdf/2025-20345.pdf>. *Federal Register*, Vol. 90, No. 221, 11/19/2025, 51992-51994.

HUD Seeks Comment on Servicing HECM Information Collection.

HUD seeks comment regarding an information collection titled, Performing Loans Servicing for the Home Equity Conversion Mortgage (HECM). The information request is a comprehensive collection of requirements for mortgagees that service HECMs and HECM borrowers, who are involved with servicing-related activities that includes collection and payment of mortgage insurance premiums, escrow account administration, providing loan information and customer service. Comments are due

01/05/2025. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-04/pdf/2025-21926.pdf>.
Federal Register, Vol. 90, No. 231,
12/04/2025, 55877-55878.

FEMA Adjusts Thresholds for Floodplain Management and Wetlands Protection Review Process.

The Federal Emergency Management Agency (FEMA) announced the dollar value thresholds that provide exemption from or abbreviation of the floodplain management and wetlands protection process for certain Public Assistance projects associated with disasters with an incident start date on or after

10/01/2025, will increase as outlined in the notice. The adjustments apply to major disasters with an incident start date on **10/01/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-18/pdf/2025-20059.pdf>.
Federal Register, Vol. 90, No. 220,
11/18/2025, 51771.

FEMA Issues Final Flood Hazard Determinations.

- FEMA announced final hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final for

communities in the states of **Alabama** and **Wisconsin**. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **02/20/2026**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22246.pdf>.
Federal Register, Vol. 90, No. 233,
12/08/2025, 56786-56787.

- FEMA announced final hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final for communities in the state of **California**. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **09/03/2025**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard

information for each community. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22247.pdf>.
Federal Register, Vol. 90, No. 233,
12/08/2025, 56793-56794.

FEMA Issues Final Changes in Flood Hazard Determinations.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Florida, Georgia, Indiana, Michigan, Minnesota, Mississippi, Missouri, Ohio, Tennessee, Texas, Virginia, and Wisconsin**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-11-20/pdf/2025-20377.pdf>.
Federal Register, Vol. 90, No. 222,
11/20/2025, 52414-52417.
- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard

determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Connecticut, Florida, Georgia, Indiana, Kentucky, Minnesota, Mississippi, New Jersey, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, and Virginia**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-11-20/pdf/2025-20376.pdf>.
Federal Register, Vol. 90, No. 222,
11/20/2025, 52423-52425.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Alabama, Arizona, California, Colorado, Florida, Illinois, Idaho, Louisiana, Nevada, North Carolina, Texas, and Wisconsin**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed

at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22239.pdf>.

Federal Register, Vol. 90, No. 233,
12/08/2025, 56780-56783.

FEMA Announces Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Alabama, Florida, Indiana, Massachusetts, Minnesota, North Carolina, Oklahoma, South Carolina, Texas, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and

Mitigation reconsider the changes.

The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-20/pdf/2025-20374.pdf>.

Federal Register, Vol. 90, No. 222,
11/20/2025, 52419-52422.

- FEMA issued a notice which lists communities in the states of **Florida, Indiana, Michigan, Minnesota, North Carolina, South Carolina, Tennessee, and Texas**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and

Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22240.pdf>. *Federal Register*, Vol. 90, No. 233, 12/08/2025, 56788-56791.

FEMA Issues Proposed Flood Hazard Determinations.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **New Hampshire**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **02/18/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-11-20/pdf/2025-20378.pdf>. *Federal Register*, Vol. 90, No. 222, 11/20/2025, 52417-52418.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base

Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Oregon**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **02/18/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-11-20/pdf/2025-20375.pdf>. *Federal Register*, Vol. 90, No. 222, 11/20/2025, 52418-52419.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **California**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due

03/09/2026. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22245.pdf>.

Federal Register, Vol. 90, No. 233, 12/08/2025, 56783-56784.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Michigan**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **03/09/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22242.pdf>.
Federal Register, Vol. 90, No. 233, 56784-56785.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting

Flood Insurance Study (FIS) reports for communities in the state of **Indiana**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due

03/09/2026. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22241.pdf>.

Federal Register, Vol. 90, No. 233, 12/08/2025, 56785-56786.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Arizona**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **03/09/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22243.pdf>.
Federal Register, Vol. 90, No. 233, 12/08/2025, 56787-56788.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **California**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **03/09/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-08/pdf/2025-22244.pdf>. *Federal Register*, Vol. 90, No. 233, 12/08/2025, 56791-56792.

FinCEN Proposes Special Measure on Ten Mexican Gambling Establishments.

The Financial Crimes Enforcement Network (FinCEN) issued a proposed rule, pursuant to the USA PATRIOT Act, that finds transactions involving ten identified Mexico-based gambling establishments to be a class of transactions of primary money laundering concern, and proposes imposing a special measure to: (1) prohibit U.S. financial institutions from opening or maintaining a correspondent account for any foreign banking institution if such account is used to process transactions involving any of the

gambling establishments, and (2) require U.S. financial institutions to apply special due diligence to their correspondent accounts that is reasonably designed to guard against the use of such accounts to process transactions involving any of the gambling establishments. Comments are due **12/17/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-17/pdf/2025-19927.pdf>.

Federal Register, Vol. 90, No. 219, 11/17/2025, 51234-51247.

Treasury Seeks Comment on Excise Taxes Refund Claim Form.

The Department of the Treasury (Treasury) seeks comment regarding an information collection titled, Claim for Refund of Excise Taxes. Internal Revenue Code sections 6402, 6404, 6511 and regulation sections 301.6402-2, 301.6404-1, and 301.6404-3 allow for refunds of taxes (except income taxes) or refund, abatement, or credit of interest, penalties, and additions to tax in the event of errors or certain actions by IRS. Comments are due **01/02/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-02/pdf/2025-21735.pdf>.

Federal Register, Vol. 90, No. 229, 12/02/2025, 55339.

IRS Issues Final Rule on Repurchase of Corporate Stock Excise Tax.

The Internal Revenue Service (IRS) issued a final rule to provide guidance regarding the application of excise tax on repurchases of corporate stock made after **12/31/2022**. The final rule affects certain publicly traded corporations that repurchase their stock or whose stock is acquired by certain specified affiliates as

described in the final rule. The final rule is effective **11/24/2025**. See the final rule for applicability dates. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-24/pdf/2025-20721.pdf>.

Federal Register, Vol. 90, No. 224, 11/24/2025, 53144-53190.

IRS Issues Final Rule on Estate Tax Closing Letter User Fee.

IRS issued a final rule relating to the imposition of a user fee on authorized persons requesting the issuance of IRS Letter 627, also referred to as an estate tax closing letter. The final rule adopts without change the text of the interim final rule and proposed rule that reduced the amount of the user fee imposed on a request for the issuance of an estate tax closing letter from \$67 to \$56. The final rule is effective **12/31/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-01/pdf/2025-21649.pdf>.

Federal Register, Vol. 90, No. 228, 12/01/2025, 55041-55042.

IRS Seeks Comment on Golden Parachute and Vehicle Loan Interest Statement Information Collections.

- IRS seeks comment regarding an information collection titled, Golden Parachute Payments. IRS regulations deny a deduction for excess parachute payments. A parachute payment is a payment in compensation to a disqualified individual that is contingent on a change in ownership or control of a corporation. Certain

payments, including payments from a small corporation, are exempt from the definition of parachute payment if certain requirements are met (such as shareholder approval and disclosure requirements). Comments are due **01/26/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-26/pdf/2025-21092.pdf>.

Federal Register, Vol. 90, No. 226, 11/26/2025, 54460.

- IRS seeks comment regarding an information collection titled, Vehicle Loan Interest Statement. IRS Section 6050AA requires information reporting with respect to interest received on a specified passenger vehicle loan. Recipients of the interest are required to file an information return to IRS and furnish a statement to individuals who pay or accrue the interest during a calendar year. The information collection was developed for the information collection requirement included in IRS Notice 20257. Comments are due **01/26/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-26/pdf/2025-21091.pdf>.

Federal Register, Vol. 90, No. 226, 11/26/2026, 54460-54461.

FHFA Seeks Comment on Community Support and Affordable Housing Information Collections.

- The Federal Housing Finance Agency (FHFA) seeks comment regarding an information collection titled, Community Support Requirements. FHFA uses the information collected to assess the responding member's

compliance with the statutory and regulatory community support standards. Comments are due **01/20/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-11-18/pdf/2025-20124.pdf>.
Federal Register, Vol. 90, No. 220, 11/18/2025, 51757-51758.

- FHFA seeks comment regarding an information collection titled, Affordable Housing Program. FHFA uses the information collected to verify that the Federal Home Loan Banks' funding decisions, and the uses of the funds awarded, were consistent with statutory and regulatory requirements. Comments are due **01/20/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-11-18/pdf/2025-20123.pdf>.
Federal Register, Vol. 90, No. 220, 11/18/2025, 51758-51761.

SBA Amends SBIC Accrual Regulations.

The Small Business Administration (SBA) issued a direct rule to provide for a clarification in the annual charges assessed for leverage between small business investment company (SBIC) licenses and accrual SBIC licenses. SBA has modified paragraph (d) of 13 CFR 107.1130 to clarify that SBA may calculate annual charges based on the type of debentures issued. The annual charge rates by type of debenture are designed to be fiscally neutral in the aggregate, offsetting reductions and increases across licensee categories without increasing total program cost and keep the SBIC program budget neutral in line with the overall rate and components of the

subsidy rate as calculated and reported annually in the Federal Credit Supplement. The direct final rule is effective **01/20/2026**, unless significant adverse comment is received no later than **01/05/2026**. If significant adverse comment is received, SBA will publish a timely withdrawal of the rule in the *Federal Register*. The direct final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-05/pdf/2025-22055.pdf>.
Federal Register, Vol. 90, No. 232, 12/05/2025, 55997-55999.

FSA Issues Final Rule on Agricultural Disaster Indemnity Programs.

The Farm Service Agency (FSA) issued a final rule to provide assistance for eligible quality losses under Stage 1 of the Supplemental Disaster Relief Program (SDRP) and to implement Stage 2 of SDRP, the On-Farm Stored Commodity Loss Program, and the Milk Loss Program, all of which provide assistance using funding authorized by the American Relief Acts. SDRP provides payments to eligible producers for losses of crops, trees, bushes, and vines due to qualifying disaster events as further described in the final rule. The final rule is effective **11/18/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-18/pdf/2025-20132.pdf>.
Federal Register, Vol. 90, No. 220, 11/18/2025, 51956-51988.

FSA Seeks Comment on ERP Forms.

FSA seeks comment regarding an information collection titled, Emergency Relief Program (ERP) Phase 1 and Phase 2. The information collection is used to

document that ERP recipients meet all statutory requirements. Comments are due **02/03/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-05/pdf/2025-21992.pdf>.

Federal Register, Vol. 90, No. 232, 12/05/2025, 56125-56126.

FCA Issues Propose Rule on Loan Performance Categories and Financial Reporting.

The Farm Credit Administration (FCA) issued a proposed rule to amend its regulatory high risk loan performance categories by removing “formally restructured loans (TDR),” also known as troubled debt restructurings. In 2022, changes in generally accepted accounting principles (GAAP) eliminated the accounting guidance for TDRs, enhanced disclosure requirements for certain loan refinancings and restructurings undertaken when a borrower is experiencing financial difficulty and changed existing vintage year disclosure requirements for public business entities. FCA proposes removing TDRs from its regulatory loan performance categories to reflect changes in GAAP. Further, FCA seeks comments on its determination that no regulatory changes are needed for the enhanced disclosures related to loan refinancings and restructurings or the amended vintage year disclosure requirements, as the disclosures are already required under applicable GAAP. Additionally, comments are requested on retaining the “90 days past due still accruing interest” loan performance category. Comments are due **02/03/2026**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-05/pdf/2025-22015.pdf>.

<https://www.govinfo.gov/content/pkg/FR-2025-12-05/pdf/2025-22015.pdf>.

Federal Register, Vol. 90, No. 232, 12/05/2025, 56066-56070.

FCIC Clarifies Crop Insurance Policies.

The Federal Crop Insurance Corporation (FCIC) issued a final rule to amend its regulations to implement changes required by the One Big Beautiful Bill Act and to update, streamline, and clarify several crop insurance policies. The changes include clarifying the harvest price methodology, deregulating regionalized program dates and moving information, removing regulatory barriers to direct marketing, incorporating quality adjustment and claims processes, updating FCIC contact information used to request interpretations of policy, and making plain language clarifications and corrections to Subpart X. In addition, the changes include removing buy-up coverage for prevented planting in the crop insurance program. The changes will be effective for the 2026 and succeeding crop years for crops with a contract change date on or after **11/30/2025**. For all other crops, the changes to the policies made in the final rule are applicable for the 2027 and succeeding crop years. The final rule is effective **11/30/2025**. FCIC will accept comments until **01/27/2026**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-28/pdf/2025-21482.pdf>.

Federal Register, Vol. 90, No. 227, 11/28/2025, 54523-54544.

CFTC Amends Rules of Practice and Investigations.

The Commodity Futures Trading Commission (CFTC) issued a final rule to amend its Rules of Practice and its Rules

Relating to Investigations. The revised Rules of Practice enhance the transparency of CFTC's enforcement proceedings. The revised Rules Relating to Investigations revise applicable procedures to notify persons who may be named in an enforcement action. The final rule is effective **12/03/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-03/pdf/2025-21888.pdf>.

Federal Register, Vol. 90, No. 230, 12/03/2025, 55642-55646.

NCUA Seeks Comment on Fidelity Bond and Insurance Coverage Information Collection.

The National Credit Union Administration (NCUA) seeks comment regarding an

information collection titled, Fidelity Bond and Insurance Coverage. The Federal Credit Union Act requires that boards of federal credit unions (FCU) arrange for adequate fidelity coverage for officers and employees having custody of or responsibility for handling funds. The regulation contains reporting requirements where a credit union seeks to exercise flexibility under the regulations. Comments are due

12/17/2025. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-11-17/pdf/2025-20005.pdf>.

Federal Register, Vol. 90, No. 219, 11/17/2025, 51411.

Proposed Rules and Comment Due Dates

	<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
*	Bureau of Consumer Financial Protection (CFPB)	Amendments to Regulation B Related to Disparate Impact.	<i>Federal Register</i> , Vol. 90, No. 217, 11/13/2025, 50901-50923.	Dec. 15, 2025
*	CFPB	Amendments to Regulation B Section 1071 Rules.	<i>Federal Register</i> , Vol. 90, No. 217, 11/13/2025, 50952-51011.	Dec. 15, 2025
*	Farms Credit Administration (FCA)	Loan Performance Categories and Financial Reporting Amendments.	<i>Federal Register</i> , Vol. 90, No. 232, 12/05/2025, 56066-56070.	Feb. 03, 2026
	Federal Deposit Insurance Corporation (FDIC)	Prohibition on Use of Reputation Risk by Regulators.	<i>Federal Register</i> , Vol. 90, No. 208, 10/30/2025, 48825-48835.	Dec. 29, 2025
	FDIC	Definition of Unsafe or Unsound Practices and Revision to Supervisory Framework for Issuance of Matters Requiring Attention and Other Supervisory Communications.	<i>Federal Register</i> , Vol. 90, No. 208, 10/30/2025, 48835-48849.	Dec. 29, 2025
*	FDIC	Revisions to Community Bank Leverage Ratio Framework.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55048-55063.	Jan. 30, 2026
*	Financial Crimes Enforcement Network (FinCEN)	Special Measure Regarding Transactions Involving Mexican Gambling Establishments as a	<i>Federal Register</i> , Vol. 90, No. 219, 11/17/2025, 51234-51247.	Dec. 17, 2025

	Primary Money Laundering Concern.		
* Federal Reserve System (FRB)	Amendments to Supervisory Stress Test Models and Scenarios; Modifications to the Capital Planning and Stress Capital Buffer Requirement Rule, Enhanced Prudential Standards Rule, and Regulation LL. NOTICE: Extension of Comment Period.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51856-51953. <i>Federal Register</i> , Vol. 90, No. 225, 11/25/2025, 53238.	Jan. 22, 2026 Feb. 21, 2026
* FRB	Revisions to Community Bank Leverage Ratio Framework.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55048-55063.	Jan. 30, 2026
* FRB	Enhanced Transparency and Public Accountability of the Supervisory Stress Test Models and Scenarios; Modifications to the Capital Planning and Stress Capital Buffer Requirement Rule.	<i>Federal Register</i> , Vol. 90, No. 225, 11/25/2025, 53238	Feb. 21, 2026
Internal Revenue Service (IRS)	Domestically Controlled Qualified Investment Entities.	<i>Federal Register</i> , Vol. 90, No. 201, 10/21/2025, 48422-48426.	Dec. 22, 2025
National Credit Union Administration (NCUA)	Prohibition on Use of Reputation Risk.	<i>Federal Register</i> , Vol. 90, No. 201, 10/21/2025, 48409-48414.	Dec. 22, 2025
* Office of the Comptroller of Currency (OCC)	Rescission of Fair Housing Home Loan Data System.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51583-51587.	Dec. 18, 2025

*	OCC	Rescission of Guidelines Establishing Standards for Recovery Planning by Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51587-51590.	Dec. 18, 2025
	OCC	Prohibition on Use of Reputation Risk by Regulators.	<i>Federal Register</i> , Vol. 90, No. 208, 10/30/2025, 48825-48835.	Dec. 29, 2025
	OCC	Definition of Unsafe or Unsound Practices and Revision to Supervisory Framework for Issuance of Matters Requiring Attention and Other Supervisory Communications.	<i>Federal Register</i> , Vol. 90, No. 208, 10/30/2025, 48835-48849.	Dec. 29, 2025
*	OCC	Amendments to Community Bank Licensing Requirements.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51577-51583.	Jan. 20, 2026
*	OCC	Revisions to Community Bank Leverage Ratio Framework.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55048-55063.	Jan. 30, 2026

Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
Bureau of Consumer Financial Protection (CFPB)	Section 1033 Personal Financial Data Rights Rule.	<i>Federal Register</i> , Vol. 89, No. 222, 11/18/2024, 90838-90998.	Jan. 17, 2025 Mandatory Compliance for Subpart B and C begin: Apr. 01, 2026; Apr. 01, 2027; Apr. 01, 2028; Apr. 01, 2029; or Apr. 01, 2030, pursuant to Sec. 1033.121(c)
* CFPB	NOTICE: Comments Requested on Information Collection: Consumer Compliant Intake System Company Portal Boarding Form.	<i>Federal Register</i> , Vol. 90, No. 227, 11/28/2025, 54643-54644.	Comments Due: Dec. 29, 2025
* CFPB	NOTICE: Comments Requested on Information Collection: Consumer Response Intake Form.	<i>Federal Register</i> , Vol. 90, No. 227, 11/28/2024, 54643.	Comments Due: Jan. 27, 2026
* CFPB	NOTICE: Comments Requested on Information Collection: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57033-57034.	Comments Due: Feb. 09, 2026
* CFPB	NOTICE: Comments Requested on Information Collection: Interstate Land Sales Full Disclosure Act.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57034-57035.	Comments Due: Feb. 09, 2026

*	CFPB	NOTICE: Comments Requested on Information Collection: Privacy of Consumer Financial Information.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57035.	Comments Due: Feb. 09, 2026
*	CFPB	NOTICE: Comments Requested on Information Collection: Mortgage Acts and Practices-Advertising.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57035-57036.	Comments Due: Feb. 09, 2026
*	CFPB	NOTICE: Comments Requested on Information Collection: Prohibition on Inclusion of Adverse Information in Consumer Reporting in Cases of Human Trafficking.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57036.	Comments Due: Feb. 09, 2026
*	CFPB	NOTICE: Comments Requested on Information Collection: Home Mortgage Disclosure Act.	<i>Federal Register</i> , Vol. 90, No. 235, 12/10/2025, 57184-57185.	Comments Due: Feb. 09, 2026
*	CFPB	NOTICE: Comments Requested on Information Collection: Registration of Mortgage Loan Originators.	<i>Federal Register</i> , Vol. 90, No. 235, 12/10/2025, 57185.	Comments Due: Feb. 09, 2026
*	CFPB	NOTICE: Comments Requested on Information Collection: Truth in Savings.	<i>Federal Register</i> , Vol. 90, No. 235, 12/10/2025, 57185-57186.	Comments Due: Feb. 09, 2026
	CFPB	Residential Property Assessed Clean Energy Financing (PACE) Regulation Z Rule.	<i>Federal Register</i> , Vol. 90, No. 6, 01/10/2025, 2434-2548.	Mar. 01, 2026
*	Commodity Futures Trading Commission (CFTC)	Amendments to Rules of Practice and Rules Relating to Investigations.	<i>Federal Register</i> , Vol. 90, No. 230, 12/03/2025, 55642-55646.	Dec. 03, 2025

*	Farm Service Agency (FSA)	Agricultural Disaster Indemnity Programs.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51956-51988.	Nov. 18, 2025
*	FSA	NOTICE: Comments Requested on Information Collection: Emergency Relief Program Phase 1 and Phase 2.	<i>Federal Register</i> , Vol. 90, No. 232, 12/05/2025, 56125-56126.	Comments Due: Feb. 03, 2026
*	Federal Crop Insurance Corporation (FCIC)	Expanding Access to Risk Protection.	<i>Federal Register</i> , Vol. 90, No. 227, 11/28/2025, 54523-54544.	Nov. 30, 2025 Comments Due: Jan. 27, 2026
*	Federal Deposit Insurance Corporation (FDIC)	Rescission of Interagency Principles for Climate-Related Financial Risk Management for Large Financial Institutions.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51756-51757.	Nov. 18, 2025
*	FDIC	NOTICE: 2026 Designated Reserve Ratio.	<i>Federal Register</i> , Vol. 90, No. 227, 11/28/2025, 54688-54689.	Issued: Nov. 28, 2025
*	FDIC	Adjusting and Indexing of Certain Regulatory Thresholds.	<i>Federal Register</i> , Vol. 90, No. 231, 12/04/2025, 55789-55812.	Jan. 01, 2026 An IDI Not Subject to Part 363 in Jan. 2026 due to Updated Thresholds, Need Not Comply with Part 363 in Effect as of Dec. 31, 2025.
*	FDIC	NOTICE: Request of Information on Revisions to Call Reports.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55240-55243.	Comments Due: Jan. 30, 2026
*	FDIC	NOTICE: Comments Requested on Information	<i>Federal Register</i> , Vol. 90, No. 234,	Comments Due: Feb. 09, 2026

	Collections: Home Mortgage Disclosure Act; Management Official Interlocks; Funding and Liquidity Risk Management; and Appraisals for Higher-Priced Mortgage Loans.	12/09/2025, 57049-57051.	
*	FDIC	Modifications of Enhanced Supplementary Leverage Ratio Standards Applicable to GSIBs and Their Subsidiary Depository Institutions.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2026, 55248-55292. Apr. 01, 2026 May be Early Adopted as of: Jan. 01, 2026
*	FDIC	Extension of Mandatory Compliance Date of Official Digital Sign Requirements.	<i>Federal Register</i> , Vol. 90, No. 227, 11/28/2025, 54544-54545. Parts 328.4 and 328.5 Effective: Jan. 01, 2027
*	Federal Emergency Management Agency (FEMA)	NOTICE: Adjustment of Public Assistance Thresholds for Floodplain Management and Wetlands Protection Review Process.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51771. Oct. 01, 2025
*	Federal Housing Finance Agency (FHFA)	NOTICE: Comments Requested on Information Collection: Community Support Requirements.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51757-51758. Comments Due: Jan. 20, 2026
*	FHFA	NOTICE: Comments Requested on Information Collection: Affordable Housing Program.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51758-51761. Comments Due: Jan. 20, 2026
	Federal Reserve Board (FRB)	NOTICE: Semiannual Regulatory Flexibility Agenda.	<i>Federal Register</i> , Vol. 90, No. 182, 09/23/2025, 45898. Issued: Sep. 23, 2025 Comments Due: Anytime during next 6 months

*	FRB	Amendments to Regulation A to Decrease Primary Credit and Secondary Credit Rates.	<i>Federal Register</i> , Vol. 90, No. 218, 11/14/2025, 51017-51018.	Nov. 14, 2025
*	FRB	Amendments to Regulation D to Specify IORB Maintained at Federal Reserve Banks.	<i>Federal Register</i> , Vol. 90, No. 218, 11/14/2025, 51018-51019.	Nov. 14, 2025
*	FRB	NOTICE: Final Approval of Information Collection: Payments Research Survey.	<i>Federal Register</i> , Vol. 90, No. 219, 11/17/2025, 51354.	Issued: Nov. 17, 2025
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with Regulation H (Loans Secured by Real Estate Located in Flood Hazard Areas).	<i>Federal Register</i> , Vol. 90, No. 219, 11/17/2025, 51354-51355.	Issued: Nov. 17, 2025
*	FRB	NOTICE: Final Approval of Information Collections: Consumer Complaint Form, and Interagency Appraisal Complaint Form.	<i>Federal Register</i> , Vol. 90, No. 219, 11/17/2025, 51355.	Issued: Nov. 17, 2025
*	FRB	NOTICE: Expanded Fedwire® Funds Service and National Settlement Service Operating Hours.	<i>Federal Register</i> , Vol. 90, No. 219, 11/17/2025, 51356-51368.	Issued: Nov. 17, 2025
*	FRB	Rescission of Interagency Principles for Climate-Related Financial Risk Management for Large Financial Institutions.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51756-51757.	Nov. 18, 2025
*	FRB	NOTICE: Final Approval of Information Collection: Federal Reserve Membership and Bank Stock Applications.	<i>Federal Register</i> , Vol. 90, No. 233, 12/08/2025, 56753-56754.	Issued: Dec. 08, 2025

*	FRB	NOTICE: Final Approval of Information Collection: Reporting and Disclosure Requirements Associated with Regulation G.	<i>Federal Register</i> , Vol. 90, No. 233, 12/08/2025, 56754. Issued: Dec. 08, 2025
*	FRB	NOTICE: Final Approval of Information Collection: United States Currency Program Surveys.	<i>Federal Register</i> , Vol. 90, No. 233, 12/08/2025, 56755-56756. Issued: Dec. 08, 2025
*	FRB	NOTICE: Final Approval of Information Collection: Financial Statements for Holding Companies.	<i>Federal Register</i> , Vol. 90, No. 233, 12/08/2025, 56756-56759. Issued: Dec. 08, 2025
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with the CFPB's Regulation E.	<i>Federal Register</i> , Vol. 90, No. 233, 12/08/2025, 56759-56760. Issued: Dec. 08, 2025
*	FRB	NOTICE: Final Approval of Information Collection: Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation BB.	<i>Federal Register</i> , Vol. 90, No. 233, 12/08/2025, 56760. Issued: Dec. 08, 2025
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with Regulations V.	<i>Federal Register</i> , Vol. 90, No. 233, 12/08/2025, 56760-56761. Issued: Dec. 08, 2025
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with Regulation CC.	<i>Federal Register</i> , Vol. 90, No. 219, 11/17/2025, 31355-31356. Issued: Dec. 17, 2025

*	FRB	Inflation Adjustment to Federal Reserve Bank Capital Stock Dividend Threshold.	<i>Federal Register</i> , Vol. 90, No. 222, 11/20/2025, 52231-52232.	Dec. 22, 2025 Applicability Date: Jan. 01, 2026
*	FRB	Annual Index of Regulation D Reserve Requirement Exemption Amount and Low Reserve Tranche.	<i>Federal Register</i> , Vol. 90, No. 224, 11/24/2025, 52849-52851.	Dec. 24, 2025 Applicability Date: Jan. 01, 2026
*	FRB	NOTICE: 2026 Private-Sector Adjustment Factor and Fee Schedule.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57052-57062.	Jan. 01, 2026
*	FRB	NOTICE: Information Requested on Information Collection: Notice of Branch Closure.	<i>Federal Register</i> , Vol. 90, No. 219, 11/17/2025, 51328-51329.	Comments Due: Jan. 16, 2026
*	FRB	NOTICE: Revisions to the Large Financial Institution Rating System and Framework for the Supervision of Insurance Organizations.	<i>Federal Register</i> , Vol. 90, No. 219, 11/17/2025, 51329-51354.	Jan. 16, 2026
*	FRB	NOTICE: Request of Information on Revisions to Call Reports.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55240-55243.	Comments Due: Jan. 30, 2026
*	FRB	NOTICE: Request for Information on Future of Check Services.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57062-57067.	Comments Due: Mar. 09, 2026
*	FRB	Modifications of Enhanced Supplementary Leverage Ratio Standards Applicable to GSIBs and Their Subsidiary Depository Institutions.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2026, 55248-55292.	Apr. 01, 2026 May be Early Adopted as of: Jan. 01, 2026
	Federal Trade Commission (FTC)	Amendments to Children's Online Privacy Protection Rule.	<i>Federal Register</i> , Vol. 90, No. 76,	Jun. 23, 2025

		04/22/2025, 16918-16983.	Sections 312.11(d)(1), (d)(4), and (g) Effective: Apr. 22, 2026
Financial Crimes Enforcement Network (FinCEN)	AML/CFT Program and SAR Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers.	<i>Federal Register</i> , Vol. 89, No. 171, 09/04/2024, 72156-72278.	Jan. 01, 2026
Housing and Urban Development, Dept. of (HUD)	NOTICE: FY 2026 Borrower Fee Under Section 108 Loan Guarantee Program.	<i>Federal Register</i> , Vol. 90, No. 221, 11/19/2025, 51992-51994.	Oct. 01, 2025
HUD	Compliance Date Extended for Strengthening the Section 184 Indian Housing Loan Guarantee Program Rule.	<i>Federal Register</i> , Vol. 90, No. 11, 01/17/2025, 5604- 5605.	Dec. 31, 2025
HUD	NOTICE: Comments Requested on Information Collection: Performing Loans Servicing for the Home Equity Conversion Mortgage.	<i>Federal Register</i> , Vol. 90, No. 231, 12/04/2025, 55877-55878.	Jan. 05, 2026
Internal Revenue Service (IRS)	Excise Tax on Repurchase of Corporate Stock.	<i>Federal Register</i> , Vol. 90, No. 224, 11/24/2025, 53144-53190.	Nov. 24, 2025
IRS	Estate Tax Letter Closing User Fee Update.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55041-55042.	Dec. 31, 2025
IRS	NOTICE: Comments Requested on Information Collection: Golden Parachute Payments.	<i>Federal Register</i> , Vol. 90, No. 226, 11/26/2025, 54460.	Comments Due: Jan. 26, 2026
IRS	NOTICE: Comments Requested on Information	<i>Federal Register</i> , Vol. 90, No. 226,	Comments Due: Jan. 26, 2026

	Collection: Vehicle Loan Interest Statement.	11/26/2026, 54460-54461.	
National Credit Union Administration (NCUA)	NOTICE: Comments Requested on Information Collection: Fidelity Bond and Insurance Coverage.	<i>Federal Register</i> , Vol. 90, No. 219, 11/17/2025, 51411.	Comments Due: Dec. 17, 2025
NCUA	Succession Planning.	<i>Federal Register</i> , Vol. 89, No. 247, 12/26/2024, 104865-104877.	Jan. 01, 2026
NCUA	Amendments to Share Insurance Rules.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79397-79416.	Dec. 01, 2026 Section 745.2(c)(2) Instruction 5, 745.3 Instruction 7, and 745.14 Instruction 13 Effective: Oct. 30, 2024
Office of the Comptroller of the Currency (OCC)	Rescission of Interagency Principles for Climate-Related Financial Risk Management for Large Financial Institutions.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51756-51757.	Nov. 18, 2025
OCC	NOTICE: Comments Requested on Information Collection: Stress Testing Rules for National Banks and Federal Savings.	<i>Federal Register</i> , Vol. 90, No. 224, 11/24/2025, 53059-53060.	Comments Due: Jan. 23, 2026
OCC	NOTICE: Comments Requested on Information Collection: Extensions of Credit to Insiders and Transactions with Affiliates.	<i>Federal Register</i> , Vol. 90, No. 225, 11/25/2025, 53419-53420.	Comments Due: Jan. 26, 2026
OCC	NOTICE: Comments Requested on Information Collection: Company-Run Annual Stress Test Reporting Template and Documentation	<i>Federal Register</i> , Vol. 90, No. 227, 11/28/2025, 54886-54887.	Comments Due: Jan. 27, 2026

	for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd Frank Act.		
*	OCC	NOTICE: Request for Information on Community Bank Engagement with Core Service Providers and Essential Third-Party Service Providers.	<i>Federal Register</i> , Vol. 90, No. 227, 11/28/2025, 54882-54886. Comments Due: Jan. 27, 2026
*	OCC	NOTICE: Request of Information on Revisions to Call Reports.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55240-55243. Comments Due: Jan. 30, 2026
*	OCC	NOTICE: Comments Requested on Information Collection: Guidance on Sound Incentive Compensation Policies.	<i>Federal Register</i> , Vol. 90, No. 231, 12/04/2025, 55974-55975. Comments Due: Feb. 02, 2026
*	OCC	NOTICE: Comments Requested on Information Collection: Financial Management Policies-Interest Rate Risk.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57130-57131. Comments Due: Feb. 09, 2026
*	OCC	Modifications of Enhanced Supplementary Leverage Ratio Standards Applicable to GSIBs and Their Subsidiary Depository Institutions.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2026, 55248-55292. Apr. 01, 2026 May be Early Adopted as of: Jan. 01, 2026
*	Small Business Administration (SBA)	Small Business Investment Company Accrual Regulatory Amendments.	<i>Federal Register</i> , Vol. 90, No. 232, 12/05/2025, 55997-55999. Comments Due: Jan. 20, 2026 Jan. 05, 2026
	Securities and Exchange Commission (SEC)	Extension of Compliance Date for Required Daily Computation of Customer and Broker-Dealer Reserve Requirements Under the Broker-Dealer Customer Protection Rule.	<i>Federal Register</i> , Vol. 90, No. 124, 07/01/2025, 27990-27992. Jun. 30, 2026

<p>*</p> <p>Treasury, Dept. of (Treasury)</p>	<p>NOTICE: Comments Requested on Information Collection: Claim for Refund of Excise Taxes.</p>	<p><i>Federal Register,</i> Vol. 90, No. 229, 12/02/2025, 55339.</p>	<p>Comments Due: Jan. 02, 2026</p>
--	---	--	---

* *Denotes new item in the chart*