

Banking & Finance Law Daily

Regulation Tracker



Proposed Rule Comment Calendar

Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
OCC, FHFA, NCUA	Incentive-Based Compensation Arrangements	OCC-2011-0001 ; RIN-2590-AA42 ; RIN 3133-AE48	The Office of the Comptroller of the Currency, Federal Housing Finance Agency, and National Credit Union Administration seek comment on a proposed rule to implement section 956 of the Dodd-Frank Act. Note: The Federal Deposit Insurance Corporation has withdrawn the authority previously approved by the FDIC Board of Directors to publish a proposed rule on incentive-based compensation arrangements. The FDIC noted that if it decides to pursue regulatory action in any of these areas, it will issue a new proposed rule.	Comments must be received within 60 days after publication in the <i>Federal Register</i> .	
FinCEN	Proposal of Special Measure Regarding MBaer Merchant Bank AG as a Financial Institution Operating Outside of the United States of Primary Money	91 FR 10034 ; RIN 1506– AB71	The Financial Crimes Enforcement Network has issued a notice of proposed rulemaking, pursuant to section 311 of the USA PATRIOT Act, that finds MBaer Merchant Bank AG (MBaer), a financial institution based in Switzerland, to be of primary money laundering concern, and proposes imposing a special measure.	April 1, 2026	

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
	Laundering Concern				
OCC	Bank Appeals Process	90 FR 7163 ; OCC–2026– 0001	The Office of the Comptroller of the Currency has issued a notice of proposed rulemaking to establish revised procedures and policies for appeals of material supervisory determinations by OCC supervised entities.	April 20, 2026	Read comments
Fed	Prohibition on Use of Reputation Risk or Other Supervisory Tools To Encourage or Compel Banking Organizations To Engage in Politicized or Unlawful Discrimination	91 FR 9499 ; R-1884	The Federal Reserve Board is seeking public comment on a notice of proposed rulemaking that would codify the removal of reputation risk from the Fed’s supervisory programs.	April 27, 2026	Read comments
OCC	Implementing the Guiding and Establishing National Innovation for U.S. Stablecoins Act for the Issuance of	91 FR 10202 ; OCC–2025– 0372	The Office of the Comptroller of the Currency has proposed to issue regulations to implement the Guiding and Establishing National Innovation for U.S. Stablecoins Act regarding the issuance of payment stablecoins and certain related activities by entities subject to the OCC’s jurisdiction.	May 1, 2026	Read comments

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	Stablecoins by Entities Subject to the Jurisdiction of the Office of the Comptroller of the Currency				
FDIC	Approval Requirements for Issuance of Payment Stablecoins by Subsidiaries of FDIC-Supervised Insured Depository Institutions	90 FR 59409 ; 90 FR 6138 ; RIN 3064- AG20	The Federal Deposit Insurance Corporation is seeking comments on a proposal that would establish procedures to be followed by an insured State nonmember bank or State savings association (each, an FDIC-supervised institution) that seeks to obtain FDIC approval to issue payment stablecoins through a subsidiary pursuant to the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act).	May 18, 2026	Read comments
OCC, Fed, FDIC	Regulatory Capital Rule: Category I and II Banking Organizations, Banking Organizations with Significant Trading Activity, and Optional Adoption for Other Banking Organizations	RIN 3064- AF29	The Office of the Comptroller of the Currency, Federal Reserve Board, and Federal Deposit Insurance Corporation have proposed to modernize the capital requirements applicable to Category I and II depository institution holding companies and depository institutions, as well as revise the market risk capital framework for banking organizations with significant trading activity. The proposal would improve the regulatory capital framework for covered banking organizations by enhancing its risk sensitivity and consistency and by simplifying core components of its design.	June 18, 2026	

Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
OCC, Fed, FDIC	Regulatory Capital Rules: Regulatory Capital and Standardized Approach for Riskweighted Assets	RIN 3064-AG23	The Office of the Comptroller of the Currency, Federal Reserve Board, and Federal Deposit Insurance Corporation have issued a proposed rulemaking that would revise the risk-based capital treatment of certain exposure categories under the standardized approach, focusing on improving the calibration and risk sensitivity of risk weights that are particularly material to covered banking organizations' lending activities. The proposed rulemaking would require Category III and IV banking organizations to recognize most elements of accumulated other comprehensive income in their regulatory capital.	June 18, 2026	
Fed	Regulatory Capital Rule: Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies; Systemic Risk Report (FR Y-15)	Docket No. XXX	The Federal Reserve Board has issued a proposed rulemaking that would amend the Fed's rule that identifies and establishes risk-based capital surcharges for U.S. global systemically important bank holding companies (GSIBs). The proposal would also amend the Systemic Risk Report (FR Y-15), which is the source of inputs to the implementation of the GSIB framework under the capital rule.	June 18, 2026	

Final Rule Effective Dates

Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
CFPB	Credit Card Penalty Fees (Regulation Z)	89 FR 19128 ; CFPB-2023-0010	The Consumer Financial Protection Bureau has issued a final rule amending Regulation Z, which implements the Truth in Lending Act (TILA), to address late fees charged by card issuers. The rule applies to larger card issuers, which are defined as credit card issuers which, along with their affiliates have one million or more open credit card accounts. The rule changes the late fee “safe harbor” for larger card issuers to \$8 from up to \$32.	On April 15, 2025, the U.S. District Court for the Northern District of Texas vacated the CFPB’s final rule.
Fed	Rules Regarding Delegation of Authority; Correction	91 FR 10745 ; R-1778	The Federal Reserve Board has revised its Rules Regarding Delegation of Authority to add delegations previously approved by the Board and to make certain technical corrections.	March 5, 2026
FHFA	Amendment Reinstating “Grandfather” Exceptions to Restrictions on Private Transfer Fee Covenants	91 FR 12673 ; RIN 2590–AB61	The Federal Housing Finance Agency has made a technical amendment to its Private Transfer Fee Covenants (PTFC) Regulation. The technical amendment reinstates timing and transitional applicability (“grandfather”) exceptions that were removed by FHFA’s 2024 amendments to the PTFC Regulation.	March 17, 2026
OCC, Fed, FDIC	Regulatory Capital Rule: Modifications to the Enhanced Supplementary Leverage Ratio Standards for U.S. Global Systemically Important Bank Holding	90 FR 55248 ; OCC-2025-0006; R-1867; RIN 3064-AG11	The Office of the Comptroller of the Currency, Federal Reserve Board, and Federal Deposit Insurance Corporation have issued a final rule that modifies the enhanced supplementary leverage ratio standards (eSLR) applicable to U.S. bank holding companies identified as global systemically important bank holding companies (GSIBs), their subsidiary depository institutions that are regulated by the Fed or FDIC, and national banks and federal savings associations that are subsidiaries of a U.S. top-tier bank holding company that meet certain asset or custodial thresholds.	April 1, 2026

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
	Companies and Their Subsidiary Depository Institutions; Total Loss-Absorbing Capacity and Long-Term Debt Requirements for U.S. Global Systemically Important Bank Holding Companies			
OCC	National Bank Chartering	91 FR 9977 ; OCC–2025–0768	The Office of the Comptroller of the Currency has adopted a final rule amending its national bank chartering regulation to align the regulatory text with the agency’s authority under the National Bank Act to charter national trust banks.	April 1, 2026
OCC	Community Bank Licensing Amendments	91 FR 10491 ; OCC–2025–0273	The Office of the Comptroller of the Currency has amended its rules related to policies and procedures 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.	April 3, 2026
OCC	Fair Housing Home Loan Data System	91 FR 10499 ; OCC–2025–0405	The Office of the Comptroller of the Currency has rescinded its Fair Housing Home Loan Data System regulation codified at 12 C.F.R. Part 27. The 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.	April 3, 2026
FDIC	Clarification of Deposit Insurance Coverage for Branches of U.S.	91 FR 13703 ; RIN 3064–AG06	The Federal Deposit Insurance Corporation has adopted a final rule to provide that the FDIC will insure deposits of all branches of U.S.-insured depository institutions in the Federated States of	April 22, 2026

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
	Banks in the Federated States of Micronesia, the Marshall Islands, and Palau		Micronesia, the Republic of the Marshall Islands, and the Republic of Palau, whether operating presently or in the future.	
FTC	Children's Online Privacy Protection Rule	90 FR 16843 ; RIN 3084-AB20	The Federal Trade Commission is amending the Children's Online Privacy Protection Rule, consistent with the requirements of the Children's Online Privacy Protection Act. The amendments to the Rule include one new definition and modifications to several others, as well as updates to key provisions to respond to changes in technology and online practices.	Regulated entities have until April 22, 2026 to comply with §312.11(d)(1), (d)(4), and (g).
CFPB	Small Business Lending under the Equal Credit Opportunity Act (Regulation B)	90 FR 47514 ; 90 FR 25874 ; CFPB-2025-0017; 89 FR 55024 ; CFPB-2024-0018; 88 FR 35150 ; CFPB-2022-0015	The Consumer Financial Protection Bureau has issued a final rule amending Regulation B to implement changes to the Equal Credit Opportunity Act (ECOA) made by section 1071 of the Consumer Financial Protection Act of 2010 (CFPA). The rule requires covered lenders to collect certain information from small businesses that apply for credit, and to report that data annually to the CFPB. NOTE: On July 31, 2023, the U.S. District Court for the Southern District of Texas ordered the CFPB not to implement or enforce the small business lending rule against plaintiffs in <i>Texas Bankers Ass'n, et al. v. CFPB, et al.</i> , No. 7:23-cv-00144, and their members. That order, stayed all deadlines for compliance with the small business lending rule for plaintiffs in that case and their members. The CFPB extended the compliance deadlines and planned to issue a July 2024 interim final rule to extend compliance deadlines. The CFPB finalized its June 2025 interim final that extended the compliance deadlines.	<i>Compliance dates:</i> Covered financial institutions must comply with the final rule beginning July 1, 2026 , for Tier 1 institutions, Jan. 1, 2027 , for Tier 2 institutions, and Oct. 1, 2027 , for Tier 3 institutions. First filing deadlines: June 1, 2027 , for Tier 1 institutions, June 1, 2028 , for Tier 2 institutions and Tier 3 institutions.
FDIC	FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation of Insured Status,	91 FR 3801 ; RIN 3064-AG14	The Federal Deposit Insurance Corporation has amended its signage requirements for insured depository institutions' (IDIs) digital deposit-taking channels and automated teller machines (ATMs) and like devices. This final rule is intended to address implementation issues and sources of potential confusion raised following the adoption of signage requirements for these banking channels in	Compliance is required by April 1, 2027 .

Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
	and Misuse of the FDIC's Name or Logo		2023. The final rule provides 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.	
FinCEN	Financial Crimes Enforcement Network: Anti-Money Laundering/Countering the Financing of Terrorism Program and Suspicious Activity Report Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers	91 FR 36 ; RIN 1506-AB58 and 1506-AB69	The Financial Crimes Enforcement Network has issued a final rule to include certain investment advisers in the definition of "financial institution" under the Bank Secrecy Act (BSA), prescribe minimum standards for anti-money laundering/countering the financing of terrorism programs to be established by certain investment advisers, require certain investment advisers to report suspicious activity to FinCEN pursuant to the BSA, and make several other related changes to FinCEN regulations.	As of Dec. 31, 2025, the effective date of the rule published Sept. 4, 2024, at 89 FR 72156 is delayed until Jan. 1, 2028 . This rule is effective Jan. 1, 2028
OCC, Fed, FDIC	Community Reinvestment Act	89 FR 6574 ; OCC-2022-0002; R-1769; RIN 3064-AF81	The Office of the Comptroller of the Currency, Federal Reserve Board, and Federal Deposit Insurance Corporation have adopted final amendments to their regulations implementing the Community Reinvestment Act of 1977 (CRA) to update how CRA activities qualify for consideration, where CRA activities are considered, and how CRA activities are evaluated.	Amendment nos. 26, 49 and 71 until Jan. 1, 2031 .