News Release 2025-104 | October 27, 2025

OCC Requests Comments on Proposed Rescission of Its Recovery Planning Guidelines

WASHINGTON—The Office of the Comptroller of the Currency (OCC) today requested comment on a proposal to rescind its recovery planning guidelines for certain large insured national banks, federal savings associations, and federal branches (banks).

Under the proposal, the recovery planning guidelines that went into effect January 1, 2025, and applied to banks with at least $100 billion in assets would be rescinded. The OCC expects the institutions it supervises to be well managed and have appropriate

risk management processes in place to prepare for and respond to stress.

Risk management is a dynamic process that involves real-time responses to the facts and circumstances of a stress event or periods of stress. Banks should routinely assess and adjust their operations to adapt to evolving risk factors and conditions. Relieving covered banks of the obligation to engage in prescriptive recovery planning activities is consistent with the OCC's ongoing effort to identify and eliminate unnecessary regulatory burden.

Comments from the public are due 30 days from the date of publication in the *Federal Register*.

Related Link

- *Federal Register* Notice (PDF)

Media Contact

Stephanie Collins
(202) 649-6870

Topic(s): LARGE BANKS · LAWS & REGULATIONS · OCC REGULATIONS