News Release 2025-97 | October 7, 2025

Agencies Issue Proposal to Focus Supervision on Material Financial Risks

Joint Release

Office of the Comptroller of the Currency
Federal Deposit Insurance Corporation

WASHINGTON—The Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation (the agencies) today issued a joint notice of proposed rulemaking that would continue their effort to focus supervision on material financial risks. Among other things, the proposal would define the term “unsafe or

unsound practice" for purposes of section 8 of the Federal Deposit Insurance Act and revise the supervisory framework for the issuance of matters requiring attention (MRAs) and other supervisory communications.

By establishing a uniform definition for the term "unsafe or unsound practice" for the purposes of the agencies' enforcement and supervisory authority under 12 U.S.C. 1818, the proposed rule would promote greater clarity and certainty regarding certain enforcement and supervision standards and ensure bank supervisors prioritize concerns related to material financial risks over those regarding policies, process, documentation, and other nonfinancial risks. The proposed rule would also establish uniform standards for when and how the agencies may communicate MRAs and non-binding supervisory observations as part of the examination process. Finally, the proposal would provide for the tailoring of enforcement actions and MRAs.

Comments on the attached proposal are due 60 days after the date of publication in the *Federal Register*.

Related Link

- Notice of Proposed Rulemaking to Define "Unsafe or Unsound Practice" and to Revise the Framework for Issuing Matters Requiring Attention (PDF)

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Topic(s):

- EXAMINATION PROCESS
- LAWS & REGULATIONS
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