ELIZABETH WARREN
MASSACHUSETTS

COMMITTEES:
BANKING, HOUSING, AND URBAN AFFAIRS
ARMED SERVICES
FINANCE
SPECIAL COMMITTEE ON AGING

United States Senate

UNITED STATES SENATE
WASHINGTON, DC 20510–2105
P: 202–224–4543

2400 JFK FEDERAL BUILDING
15 NEW SUDBURY STREET
BOSTON, MA 02203
P: 617–565–3170

1550 MAIN STREET
SUITE 406
SPRINGFIELD, MA 01103
P: 413–788–2690

www.warren.senate.gov

September 11, 2026

The Honorable Michelle Bowman
Vice Chair for Supervision
Board of Governors of the Federal Reserve System
20th Street and Constitution Ave, NW
Washington, DC 20551

Dear Vice Chair Bowman:

I am writing to request information regarding reports my office received of a recent outage of the Federal Reserve's (Fed) National Information Center (NIC), which hosts critical data for the Fed's bank supervision, discount window, and other functions. It is important for Congress to understand the nature of this outage; its impact, if any, on the Fed's critical functions; and how, if at all, your 30% staffing cuts in the Division of Supervision and Regulation affected the ability of Fed information technology (IT) staff to perform necessary maintenance of the NIC.[1]

It is my understanding that around Wednesday, August 5, 2026, the NIC suffered an outage that lasted at least 48 hours. The NIC is a critical data platform maintained by the Federal Reserve. It hosts bank supervisory and financial data, apps that bank examiners use to execute their supervisory responsibilities, and a portal for real-time secure information sharing across regulatory agencies, among other functions.[2]

To help me better understand the nature, impact, and causes of this potential outage, please provide answers to the following questions by September 25, 2026:

1. Did this NIC outage occur? If so, when? When was the outage resolved?

2. What caused the outage? Was it a previously known IT issue?

3. Please provide details about your response to the outage, including the following:
    a. How did the Fed become aware of the system outage?
    b. What was the delay between the outage start time and when the Fed became aware of it?
    c. What was the delay between the outage start time and when troubleshooting of the

[1] Bloomberg, "Fed's Bowman Moves to Reduce Bank-Supervision Unit By About 30%," Katanga Johnson, October 30, 2025, https://www.bloomberg.com/news/articles/2025-10-30/fed-s-bowman-moves-to-reduce-bank-supervision-unit-by-about-30.
[2] Board of Governors of the Federal Reserve System, "105th Annual Report," June 25, 2019, https://www.federalreserve.gov/publications/files/2018-annual-report.pdf.

system commenced?
   d. Who was in charge of troubleshooting the NIC?
   e. How were users of the NIC notified of the outage, and was there any delay in notifying users?
   f. Did the Fed conduct any retrospectives on the incident? If so, please provide details.
   g. Does the Fed have a Recovery Time Objective (RTO) defined for the NIC?
      i. If so, what is the defined RTO?
      ii. If so, please provide a list of outages that exceed the defined RTO in the past 2 years along with details of these outages, how long they lasted, and why they occurred.

4. What was the impact of the outage on the Fed's bank supervision, discount window, and other functions?

5. How many IT staff have departed from the Fed's Division of Supervision and Regulation pursuant to the 30% staff reduction that you announced last year?[3] Were any of those staff previously responsible for maintaining the NIC?

6. Have you reorganized the Division of Supervision and Regulation's IT office since June 9, 2025? If so, how? Did the reorganization, and associated transition, play any role in this outage?

7. Do you have any plans to re-hire IT staff after this outage?

8. Have you conducted an analysis as to how your budget and staff cuts would impact the Division of Supervision and Regulation's ability to execute its responsibilities? If so, please provide the analysis. If not, why not?

9. Please provide the following information regarding your 30% staffing cuts in the Division of Supervision and Regulation:[4]
   a. Provide an organizational chart depicting all relevant subdivisions, offices, and programs operating at the Division of Supervision and Regulation as of January 20, 2025.
      i. Provide the total number of employees employed in the Division of Supervision and Regulation as of January 20, 2025.
      ii. Provide the total number of employees employed in each applicable subdivision, office, and program as of January 20, 2025.

   b. Provide an organizational chart depicting all relevant subdivisions, offices, and programs operating at the Division of Supervision and Regulation as of August 31, 2026.

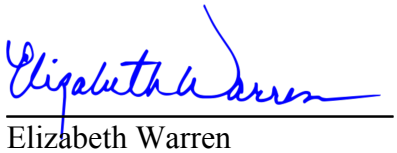
[3] Bloomberg, "Fed's Bowman Moves to Reduce Bank-Supervision Unit By About 30%," Katanga Johnson, October 30, 2025, https://www.bloomberg.com/news/articles/2025-10-30/fed-s-bowman-moves-to-reduce-bank-supervision-unit-by-about-30.
[4] *Id.*

i. Provide the total number of employees employed at the Division of Supervision and Regulation as of August 31, 2026.
ii. Provide the total number of employees employed at each applicable subdivision, office, and program as of August 31, 2026.

c. Provide copies of all internal communications, including but not limited to emails, text messages, documents, memoranda, and meeting notes, between you and employees of the Federal Reserve System, including former Fed Chair Powell and Chair Warsh, regarding staffing levels at the Division of Supervision and Regulation sent from June 9, 2025, to August 31, 2026.

d. Provide copies of all communications, including but not limited to emails, text messages, documents, memoranda, and meeting notes, between you and any external parties regarding staffing levels as the Division of Supervision and Regulation sent from June 9, 2025, to August 31, 2026. External parties include but are not limited to employees of other federal banking regulators, such as the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and the National Credit Union Administration; White House employees; and employees of private sector companies.

Sincerely,



Elizabeth Warren
Ranking Member
Committee on Banking,
Housing, and Urban Affairs