



## Quarterly Insights: Financial Services

### Appendix

Q3 2026

# Appendix

This document provides an in-depth overview of recent regulatory, compliance, and policy developments across various U.S. financial agencies and legislative bodies in Q2 2026.

## Basel Committee on Banking Supervision (BCBS)

| Agency | Date   | Topic                                                                             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Tag     |
|--------|--------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| BCBS   | 23-Sep | <u><a href="#">Basel Committee Reports Stable Capital and Leverage Ratios</a></u> | The latest monitoring exercise, using data as of December 31, 2025, found that fully phased-in Basel III requirements would increase Tier 1 minimum required capital for large internationally active banks by an average of 2.2%, up from 1.7% at June 2025. Group 1 regulatory capital shortfalls rose to €1.2 billion from €0.9 billion. The weighted average LCR improved to 136.6% while the weighted average NSFR declined to 123.3%. All sampled banks remained above the 100% minimum for both measures. | Economy |

# Appendix

## Consumer Financial Protection Bureau (CFPB)

| Agency | Date   | Topic                                                                                                                      | Description                                                                                                                                                                                                                                                                                                                         | Tag                |
|--------|--------|----------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| CFPB   | 6-Jul  | <a href="#"><u>CFPB Releases 2026 Supervisory Agenda</u></a>                                                               | The CFPB released its 2026 regulatory agenda, outlining its planned rulemaking initiatives across the pre-rule, proposed rule, and final rule stages.                                                                                                                                                                               | Regulator Internal |
| CFPB   | 9-Jul  | <a href="#"><u>CFPB Issues Request for Information on Promoting Access to Mortgage Credit</u></a>                          | The CFPB issued a request for information on potential regulatory changes to promote access to mortgage credit for creditworthy borrowers.                                                                                                                                                                                          | Compliance         |
| CFPB   | 15-Jul | <a href="#"><u>Vought Highlights CFPB Refocus on Statutory Mandate and Accountability</u></a>                              | In testimony before the House Financial Services Committee, Acting CFPB Director Russell Vought said the Bureau has narrowed its focus to statutory responsibilities, targeted supervision, and enforcement addressing actual consumer harm, while criticizing prior CFPB activities as exceeding the agency's statutory authority. | Compliance         |
| CFPB   | 14-Aug | <a href="#"><u>CFPB Regulatory Agenda Signals Reconsideration of Section 1071, Open Banking, and ECOA Requirements</u></a> | In its 2026 Unified Agenda, the CFPB said it plans to reconsider aspects of its small business lending data collection rule under Section 1071, revisit portions of its personal financial data rights rule under Section 1033, and pursue a rulemaking to clarify <i>Equal Credit Opportunity Act</i> (ECOA) obligations.          | Compliance         |
| CFPB   | 6-Jul  | <a href="#"><u>CFPB Releases 2026 Supervisory Agenda</u></a>                                                               | The CFPB released its 2026 regulatory agenda, outlining its planned rulemaking initiatives across the pre-rule, proposed rule, and final rule stages.                                                                                                                                                                               | Regulator Internal |

# Appendix

## Commodity Futures Trading Commission (CFTC)

| Agency | Date   | Topic                                                                                                                              | Description                                                                                                                                                                                                                                                                                                                              | Tag                       |
|--------|--------|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| CFTC   | 9-Jul  | <a href="#"><u>CFTC to Stay Self-Certified Contract on 24/7 Trading for Crude Oil Futures</u></a>                                  | The CFTC has decided to stay the listing of a contract that would have allowed the CME to initiate 24/7 trading on crude oil. The CFTC will now conduct a thorough review of the product filings to ensure compliance with the Commodity Exchange Act and Commission regulations.                                                        | Broker-Dealer; Compliance |
| CFTC   | 13-Jul | <a href="#"><u>CFTC Finalizes Changes to Uncleared Swaps Margin Requirements</u></a>                                               | The CFTC approved a final rule that revises margin requirements for certain uncleared swaps by exempting qualifying seeded funds from initial margin requirements for up to three years, expanding the types of assets eligible as collateral, and updating collateral haircut requirements while maintaining risk management standards. | Broker-Dealer; Compliance |
| CFTC   | 14-Jul | <a href="#"><u>CFTC Blocks KalshiEX Trade Cancellations Ordered by Michigan Court</u></a>                                          | The CFTC exercised its emergency authority to stay a KalshiEX rule change prompted by a Michigan court order and directed the exchange to fulfill pending trades, citing the need for uniform national derivatives markets and non-discriminatory access for market participants.                                                        | Broker-Dealer             |
| CFTC   | 17-Jul | <a href="#"><u>CFTC Eliminates Routine Physical Commodity Swap Reporting Requirements</u></a>                                      | CFTC issued a final order ending the routine large trader reporting requirements under Part 20 for physical commodity swaps, citing the maturity of the broader swap data reporting framework while retaining certain record-keeping and special-call authorities.                                                                       | Reporting; Broker-Dealer  |
| CFTC   | 20-Jul | <a href="#"><u>National Futures Association to Launch Updated Form 8-T Interface in Online Registration System</u></a>             | NFA will deploy an updated Form 8-T interface on July 30 featuring user interface enhancements, and any incomplete withdrawal notices remaining in the system at 5 p.m. CT that day will be deleted.                                                                                                                                     | Broker-Dealer             |
| CFTC   | 28-Jul | <a href="#"><u>The NFA Urges Member Firms to Prepare for New Fingerprint Submission Process Ahead of October 2026 Deadline</u></a> | The National Futures Association (NFA) reminded member firms to activate Business Information Group (BIG) accounts before October 1, 2026, when individuals required to submit fingerprints to NFA must begin using Fieldprint as NFA's designated fingerprint service provider, and announced an August 18 webinar on the transition.   | Broker-Dealer; Compliance |

# Appendix

## Commodity Futures Trading Commission (CFTC)

| Agency | Date   | Topic                                                                                                                             | Description                                                                                                                                                                                                                                                                                                                                                     | Tag                                  |
|--------|--------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| CFTC   | 30-Jul | <a href="#"><u>CFTC Proposes Rules to Address Affiliations Among Regulated Derivatives Market Participants</u></a>                | The CFTC proposed new and amended regulations governing affiliations among derivatives clearing organizations, exchanges, swap execution facilities, futures commission merchants, and other market participants, seeking to address potential conflicts of interest as vertically integrated market structures become more common in U.S. derivatives markets. | Broker-Dealer; Compliance            |
| CFTC   | 11-Aug | <a href="#"><u>CFTC Invokes Emergency Authority to Keep Kalshi Event Contract Market Operating</u></a>                            | CFTC exercised its emergency authority following a market emergency notification from KalshiEX and ordered the exchange to continue operating in accordance with <i>Commodity Exchange Act</i> requirements, citing the need to preserve market stability amid litigation brought by the New York Attorney General's Office.                                    | Broker-Dealer                        |
| CFTC   | 12-Aug | <a href="#"><u>CFTC Issues Guidance on Incentive Programs for Prediction Markets</u></a>                                          | CFTC issued an advisory reminding designated contract markets to provide complete and transparent self-certifications for market-maker and trading incentive programs and warning against structures that could encourage manipulative trading, discriminatory access, conflicts of interest, or other market integrity concerns.                               | Compliance; Broker-Dealer            |
| CFTC   | 17-Aug | <a href="#"><u>The National Futures Association Proposes Expanding Fingerprint Filing Alternative for Certain Registrants</u></a> | NFA submitted amendments to Registration Rule 209 that would broaden an existing alternative to fingerprint card submissions by easing certain FINRA registration timing requirements and expanding eligibility for dual registrants.                                                                                                                           | Broker-Dealer; Compliance            |
| CFTC   | 17-Aug | <a href="#"><u>National Futures Association Proposes Modernizing Business Continuity and Disaster Recovery Requirements</u></a>   | NFA proposed amendments to Compliance Rule 2-38 and related guidance that would recognize cloud-based recovery sites as an alternative to physical disaster recovery locations and update business continuity expectations for members.                                                                                                                         | Compliance; Broker-Dealer            |
| CFTC   | 18-Aug | <a href="#"><u>CFTC Proposes Registration Exemptions for Certain Commodity Pool Operators and Trading Advisors</u></a>            | CFTC issued a proposed rule that would establish new registration exemptions for certain SEC-registered investment advisers and adjust the small commodity pool exemption threshold to reflect inflation.                                                                                                                                                       | Broker-Dealer; Regulatory Thresholds |

# Appendix

## Commodity Futures Trading Commission (CFTC)

| Agency | Date   | Topic                                                                                                       | Description                                                                                                                                                                                                                                                                                                                                     | Tag                           |
|--------|--------|-------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| CFTC   | 19-Aug | <a href="#">CFTC Requests Comment on Emerging Compute Derivatives Markets</a>                               | CFTC issued a request for comment on compute derivatives markets, seeking input on market structure, liquidity, oversight considerations, customer protections, and perpetual compute futures contracts.                                                                                                                                        | Broker-Dealer                 |
| CFTC   | 20-Aug | <a href="#">CFTC Proposes Removing Order Book Requirement for Certain Swap Transactions</a>                 | CFTC proposed amendments that would eliminate the requirement for swap execution facilities (SEFs) to maintain an order book for permitted transactions, citing limited market use and a desire to provide greater operational flexibility.                                                                                                     | Broker-Dealer; Compliance     |
| CFTC   | 31-Aug | <a href="#">CFTC and SEC Extend Compliance Date for Form PF Amendments</a>                                  | CFTC and SEC issued a joint final rule extending the compliance date for the February 2024 Form PF amendments from October 1, 2026 to July 1, 2027 to allow the agencies additional time to consider comments on a separate proposal that would amend or eliminate certain requirements.                                                        | Compliance                    |
| CFTC   | 2-Sep  | <a href="#">CFTC Modifies Clearing Requirement for Canadian Dollar and Mexican Peso Interest Rate Swaps</a> | CFTC issued a final rule updating its interest rate swap clearing requirement by replacing clearing requirements tied to the Canadian Dollar Offered Rate (CDOR) and the Interbank Equilibrium Interest Rate (TIIE) with requirements for certain Canadian dollar- and Mexican peso-denominated swaps that reference overnight risk-free rates. | Broker-Dealer                 |
| CFTC   | 2-Sep  | <a href="#">National Futures Association Amends Business Continuity and Disaster Recovery Requirements</a>  | NFA amended Compliance Rule 2-38 and related Interpretive Notice 9052 to permit members to use cloud-based applications for primary and/or backup data recovery sites as part of their business continuity and disaster recovery plans, eliminating the requirement to maintain physical recovery site locations.                               | Broker-Dealer; Compliance     |
| CFTC   | 21-Sep | <a href="#">CFTC Announces Frontier Forum Series on Innovative Financial Technologies</a>                   | The CFTC Innovation Task Force announced a series of public roundtables on emerging financial technologies and evolving market structures, with the inaugural forum on AI and agentic finance scheduled for October 28.                                                                                                                         | Digital Assets; Broker-Dealer |
| CFTC   | 24-Sep | <a href="#">CFTC Staff Updates FAQs on Crypto Assets and Blockchain Technologies</a>                        | The guidance clarifies how customer funds may be invested in tokenized forms of permitted investments and how blockchain technology may be used to meet registrant record-keeping requirements.                                                                                                                                                 | Digital Assets; Broker-Dealer |

# Appendix

## Financial Accounting Standards Board (FASB)

| Agency | Date   | Topic                                                                                                           | Description                                                                                                                                                                                                                                                                                                                 | Tag                           |
|--------|--------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| FASB   | 1-Jul  | <a href="#"><u>FASB Seeks Public Comment on Proposal to Improve Investment Company Fair Value Reporting</u></a> | The FASB proposed requiring investment companies to consider contractual sale restrictions when measuring the fair value of equity securities. The proposal aims to prevent the overstatement of net asset value and performance distortions. A companion taxonomy update updates certain elements to support the standard. | Accounting                    |
| FASB   | 8-Jul  | <a href="#"><u>FASB Declines to Add Pushdown Accounting and Definition of a Business Projects</u></a>           | After reviewing feedback from the 2025 Invitation to Comment, Agenda Consultation, the FASB opted not to add agenda projects on pushdown accounting, the pushdown of a parent's basis in common control transactions, or the definition of a business.                                                                      | Accounting                    |
| FASB   | 15-Jul | <a href="#"><u>FASB Seeks Comment on Proposed XBRL Taxonomy Guide for Investment Companies</u></a>              | FASB published a proposed Taxonomy Implementation Guide for financial services investment companies that provides examples for tagging non-numeric investment information in XBRL filings and is accepting public comments through August 10, 2026.                                                                         | Accounting                    |
| FASB   | 23-Jul | <a href="#"><u>FASB Releases Recap of May Public Markets Advisory Committee Meeting</u></a>                     | FASB published a recap of its May Public Markets Advisory Committee meeting, where members discussed active projects involving digital assets, hedge accounting, equity method accounting, consolidation, cash equivalents disclosures, and the use of technology in standard setting.                                      | Accounting;<br>Digital Assets |
| FASB   | 29-Jul | <a href="#"><u>FASB Adds Goodwill Impairment Project to Technical Agenda</u></a>                                | The FASB added a project to evaluate targeted changes to goodwill impairment accounting, including potential revisions to impairment testing requirements and frequency.                                                                                                                                                    | Accounting                    |
| FASB   | 5-Aug  | <a href="#"><u>FASB Acts on Multiple Accounting Standards Projects</u></a>                                      | FASB added projects on retail electricity power purchase agreements and broader fair value measurement issues, while also discussing feedback and directing staff to draft a final Accounting Standards Update for investment companies with equity securities subject to contractual sale restrictions.                    | Accounting                    |

# Appendix

## Financial Accounting Standards Board (FASB)

| Agency | Date   | Topic                                                                                                                   | Description                                                                                                                                                                                                                                                                                                                                       | Tag                        |
|--------|--------|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| FASB   | 6-Aug  | <a href="#"><u>FASB Highlights Investor Engagement and Emerging Accounting Priorities in 2026 Outreach Report</u></a>   | FASB reported more than 375 investor interactions during the past year and said investor feedback helped shape agenda-setting efforts, including projects involving private credit disclosures, investment company accounting for contractual sale restrictions, data infrastructure arrangements, and other emerging financial reporting issues. | Accounting                 |
| FASB   | 18-Aug | <a href="#"><u>FASB Proposes Enhanced Cash Equivalent Disclosures and Digital Asset Guidance</u></a>                    | FASB issued a proposed Accounting Standards Update that would enhance cash-equivalent disclosures and provide illustrative guidance on the treatment of certain digital assets, including stablecoins, under existing GAAP requirements.                                                                                                          | Digital Assets; Accounting |
| FASB   | 19-Aug | <a href="#"><u>FASB Addresses Consideration-Payable Accounting, Revenue Recognition, and Crypto Asset Transfers</u></a> | FASB added a project addressing consideration payable to a customer under Topic 606, declined to pursue certain other revenue-recognition agenda requests, and continued development of proposed accounting guidance for crypto asset transfers.                                                                                                  | Digital Assets; Accounting |
| FASB   | 26-Aug | <a href="#"><u>FASB Adds Debt Modification Project and Advances Codification Improvements</u></a>                       | FASB added a technical agenda project to update accounting and disclosure requirements for debt modifications and exchanges and directed staff to move forward with a Codification Improvements proposal that omits a previously contemplated Topic 326 credit loss amendment.                                                                    | Accounting; Reporting      |
| FASB   | 2-Sep  | <a href="#"><u>FASB Seeks Public Comment on Proposed Codification Improvements</u></a>                                  | FASB issued a proposed Accounting Standards Update containing 21 targeted amendments to the Accounting Standards Codification intended to clarify existing guidance, correct errors, and make minor improvements across multiple accounting topics, with comments due by November 19, 2026.                                                       | Accounting                 |

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## Financial Accounting Standards Board (FASB)

| Agency | Date   | Topic                                                                                                          | Description                                                                                                                                                                                                                                                                                                   | Tag                               |
|--------|--------|----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| FASB   | 9-Sep  | <u><a href="#">FASB Issues Standard to Improve Investment Company Fair Value Reporting</a></u>                 | FASB issued ASU 2026-03 requiring investment companies to incorporate contractual sale restrictions into the fair value measurement of certain equity securities and disclose the related discount, addressing stakeholder concerns that existing guidance could overstate reported net asset value.          | Accounting                        |
| FASB   | 10-Sep | <u><a href="#">FASB Proposes Updates to 2027 SEC Reporting Taxonomy</a></u>                                    | FASB staff proposed technical and conforming improvements to the 2027 SEC Reporting Taxonomy with comments due to FASB by October 30, 2026.                                                                                                                                                                   | Accounting;<br>Reporting          |
| FASB   | 16-Sep | <u><a href="#">FASB Advances Transfers and Servicing Project, Declines Derivatives and Leases Projects</a></u> | FASB added a project to address diversity in practice in applying the participating interest guidance under Topic 860, while declining to add projects on specified derivatives and lease accounting issues and identifying targeted leasing-related glossary revisions for future Codification Improvements. | Regulator Internal;<br>Accounting |

# Appendix

## Federal Deposit Insurance Corporation (FDIC)

| Agency | Date   | Topic                                                                                                                            | Description                                                                                                                                                                                                                                                                                                                                                                 | FORsights                                                                                                                                                                                                        | Tag                               |
|--------|--------|----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| FDIC   | 17-Jul | <u><a href="#">FDIC Seeks Comment on Proposed GENIUS Act Stablecoin Reporting Forms</a></u>                                      | The FDIC issued a Financial Institution Letter seeking comment on proposed weekly and quarterly reporting forms and instructions that would support supervision of FDIC-supervised permitted payment stablecoin issuers under the agency's April 2026 GENIUS Act implementation proposal.                                                                                   |                                                                                                                                                                                                                  | Digital Assets; Reporting         |
| FDIC   | 31-Jul | <u><a href="#">FDIC Proposes Raising and Indexing Insider Lending Thresholds for Supervised Institutions</a></u>                 | The FDIC approved a proposal to increase and periodically adjust key lending thresholds for executive officers and other bank insiders, aligning its requirements with the Federal Reserve's Regulation O modernization effort to reduce compliance burden, reflect inflation and economic growth, and promote consistent treatment across insured depository institutions. |                                                                                                                                                                                                                  | Regulatory Thresholds; Compliance |
| FDIC   | 4-Aug  | <u><a href="#">FDIC Launches Independent Office of Supervisory Appeals</a></u>                                                   | FDIC launched a new Office of Supervisory Appeals to serve as the final level of review for material supervisory determination appeals, replacing the prior review committee with an independent panel and implementing updated appeals procedures for FDIC-supervised institutions.                                                                                        |                                                                                                                                                                                                                  | Regulator Internal                |
| FDIC   | 5-Aug  | <u><a href="#">FDIC Releases August 2026 CRA Examination Ratings</a></u>                                                         | FDIC released its results of state non-member banks evaluated for <i>Community Reinvestment Act</i> (CRA) compliance.                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                  | Compliance                        |
| FDIC   | 10-Aug | <u><a href="#">FDIC Adopts Two-Phase Review Process for Deposit Insurance Applications to Support De Novo Bank Formation</a></u> | FDIC announced a new two-phase deposit insurance application process under which qualifying applicants can receive a contingent authorization within 120 days and final approval after completing organizational and pre-opening requirements, with the goal of accelerating reviews and encouraging new bank formation.                                                    | <u><a href="https://www.forvismazars.us/forsights/2026/09/the-new-fdic-two-phase-deposit-insurance-review">https://www.forvismazars.us/forsights/2026/09/the-new-fdic-two-phase-deposit-insurance-review</a></u> | Compliance                        |

# Appendix

## Federal Deposit Insurance Corporation (FDIC)

| Agency | Date   | Topic                                                                                                                                      | Description                                                                                                                                                                                                                                                                                                                                     | Tag                               |
|--------|--------|--------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| FDIC   | 25-Aug | <a href="#">FDIC Reports Improved Banking Industry Performance in Q2 2026</a>                                                              | The FDIC reported that the banking industry strengthened in Q2 2026, with net income increasing 12% from the prior quarter alongside continued loan and deposit growth, improved asset quality, and a higher Deposit Insurance Fund reserve ratio.                                                                                              | Economy                           |
| FDIC   | 27-Aug | <a href="#">FDIC Expands Reciprocal Deposit Exclusions From Brokered Deposit Treatment</a>                                                 | The FDIC approved an interim final rule implementing Section 902 of the <i>21st Century ROAD to Housing Act</i> , increasing the amount of reciprocal deposits that qualifying institutions may exclude from brokered deposit treatment, broadening the definition of an agent institution, and clarifying the reciprocal deposit framework.    | Regulatory Thresholds; Compliance |
| FDIC   | 4-Sep  | <a href="#">FDIC Issues List of Banks Examined for CRA Compliance</a>                                                                      | FDIC released its results of state non-member banks evaluated for CRA compliance.                                                                                                                                                                                                                                                               | Compliance                        |
| FDIC   | 17-Sep | <a href="#">FDIC Proposes Rule to Promote State Bank Parity With National Banks</a>                                                        | FDIC approved a proposed rule that would generally apply a state bank's home-state law, rather than certain host-state laws, to out-of-state state banks to promote parity with national banks.                                                                                                                                                 | Compliance                        |
| FDIC   | 17-Sep | <a href="#">FDIC Proposes Rule to Reform Bank Merger Review Framework</a>                                                                  | FDIC approved a proposed rule that would modernize the agency's review of bank merger transactions by revising competitive effects analysis, streamlining filing requirements, establishing a deemed-approval process for certain de minimis mergers, and imposing more predictable review timelines.                                           | Compliance                        |
| FDIC   | 17-Sep | <a href="#">FDIC Rescinds 2016 Statement on Supervisory Recommendations Following Adoption of Final Rule on Supervisory Communications</a> | FDIC rescinded its 2016 statement on the development and communication of supervisory recommendations, stating that it has been superseded by the agency's recently adopted final rule that revises supervisory communications and replaces matters requiring board attention and supervisory recommendations with matters requiring attention. | Compliance                        |

# Appendix

## Federal Financial Institutions Examination Council (FFIEC)

| Agency | Date   | Topic                                                                                                      | Description                                                                                                                                                                                                                                                  | Tag        |
|--------|--------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| FFIEC  | 30-Jun | <a href="#">Federal Banking Agencies Release 2026 List of Distressed and Underserved Rural Communities</a> | FDIC, FRB, and OCC released the 2026 list of distressed or underserved nonmetropolitan middle-income geographies where qualifying revitalization and stabilization activities are eligible to receive <i>Community Reinvestment Act</i> (CRA) consideration. | Compliance |

## Financial Crimes Enforcement Network (FinCEN)

| Agency | Date   | Topic                                                                                                  | Description                                                                                                                                                                                                                                                                                                                                                   | Tag                 |
|--------|--------|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| FinCEN | 24-Jul | <a href="#">FinCEN Alerts Financial Institutions to Student Aid Fraud Schemes</a>                      | FinCEN issued an alert urging financial institutions to identify and report suspicious activity linked to fraud schemes targeting federal student aid programs, including the use of stolen identities, synthetic identities, and complicit “straw students” to obtain and launder education funds.                                                           | BSA/AML             |
| FinCEN | 11-Aug | <a href="#">FinCEN Permanently Ends Beneficial Ownership Reporting for US Companies and Persons</a>    | FinCEN issued a final rule permanently exempting U.S. companies and U.S. persons from <i>Corporate Transparency Act</i> beneficial ownership reporting requirements and said it will delete previously reported BOI tied to individuals it reasonably believes are U.S. persons.                                                                              | BSA/AML; Reporting  |
| FinCEN | 13-Aug | <a href="#">FinCEN Brings Banks and Law Enforcement Together to Strengthen Anti-Cartel Efforts</a>     | FinCEN convened financial institutions and law enforcement to share intelligence on cartel-related money laundering risks, suspicious activity patterns, and emerging threats, underscoring the agency’s continued focus on public-private collaboration to help banks and other financial institutions detect and disrupt illicit finance.                   | BSA/AML; Compliance |
| FinCEN | 3-Sep  | <a href="#">FinCEN Reports Nearly \$13 Billion in Suspected Digital Asset Investment Scam Activity</a> | FinCEN published a financial trend analysis and alert identifying approximately \$12.7 billion in activity linked to suspected digital asset investment scams between September 2023 and December 2025 and highlighted red flags and reporting considerations for financial institutions related to scam centers operated by overseas criminal organizations. | Digital Assets      |
| FinCEN | 9-Sep  | <a href="#">FinCEN Identifies Emerging Health Care Fraud Patterns in BSA Filings</a>                   | Analysis of more than 5,700 <i>Bank Secrecy Act</i> reports linked approximately \$17.5 billion in suspicious activity to potential health care fraud and highlighted typologies that may support financial institutions’ detection and reporting efforts.                                                                                                    | BSA/AML             |

# Appendix

## Federal Reserve Board (FRB)

| Agency | Date   | Topic                                                                                                                   | Description                                                                                                                                                                                                                                                                                                                                    | Tag                               |
|--------|--------|-------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| FRB    | 29-Jul | <a href="#"><u>Federal Reserve Holds Interest Rates Steady, Citing Elevated Inflation and Economic Uncertainty</u></a>  | The Federal Open Market Committee voted 9-3 to maintain the federal funds rate target range at 3.50% to 3.75%, stating that economic activity remains solid and labor markets are stable, while inflation remains above the Federal Reserve's 2% goal and uncertainty persists, partly due to conflict in the Middle East.                     | Economy                           |
| FRB    | 31-Jul | <a href="#"><u>Federal Reserve Proposes First Major Overhaul of Insider Lending Rules In Nearly 50 Years</u></a>        | The FRB proposed a comprehensive modernization of Regulation O that would update outdated insider lending thresholds, provide targeted relief for passive fund ownership structures, incorporate statutory changes, and streamline compliance requirements while preserving safeguards against insider self-dealing and conflicts of interest. | Regulatory Thresholds; Compliance |
| FRB    | 31-Jul | <a href="#"><u>Federal Reserve Proposes Modernizing Regulatory Framework for Mutual Banking Organizations</u></a>       | The FRB proposed updating regulations governing mutual holding companies, including changes intended to modernize the framework, reduce regulatory burden, and expand capital-raising options while seeking feedback on issues such as governance, dividend waivers, mutual capital certificates, and mutual-to-stock conversions.             | Compliance                        |
| FRB    | 2-Sep  | <a href="#"><u>Federal Reserve Beige Book Cites Solid Loan Demand, Moderate Growth, and Elevated Cost Pressures</u></a> | FRB's August Beige Book reported modest economic growth across most Districts, moderate price increases, slight employment gains, and solid loan demand, while contacts cited elevated energy costs, tariffs, and geopolitical uncertainty as ongoing concerns for the economic outlook.                                                       | Economy                           |
| FRB    | 16-Sep | <a href="#"><u>Federal Reserve Raises Federal Funds Rate by 25 Basis Points</u></a>                                     | Federal Open Market Committee voted unanimously to increase the federal funds target range by 25 basis points to 3.75% to 4.00%, citing continued economic growth and elevated inflation.                                                                                                                                                      | Economy                           |
| FRB    | 22-Sep | <a href="#"><u>Vice Chair Jefferson Addresses Discount Window Modernization and Treasury Market Functioning</u></a>     | The remarks focused on modernization of the Federal Reserve's discount window and its relationship to Treasury market functioning. Institutions should read them against their contingency funding plans, pre-positioned collateral levels, and periodic test-draw practices.                                                                  | Compliance                        |

# Appendix

## Federal Reserve Board (FRB)

| Agency | Date   | Topic                                                                                           | Description                                                                                                                                                                                                                                                            | Tag                                  |
|--------|--------|-------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| FRB    | 24-Sep | <u>Federal Reserve Proposes Stablecoin Issuer Application Procedures</u>                        | The proposal would establish the application process and information requirements for Board-supervised banks seeking Federal Reserve approval for a subsidiary to issue payment stablecoins.                                                                           | Digital Assets;<br>Compliance        |
| FRB    | 30-Sep | <u>Federal Reserve Finalizes Changes to Stress Testing and Stress Capital Buffer Frameworks</u> | The Fed finalized changes to increase transparency and public input in its supervisory stress-testing framework and reduce volatility in stress-test-related capital requirements, while also requesting comment on additional model changes for the 2027 stress test. | Compliance;<br>Regulatory Thresholds |

# Appendix

## Financial Stability Oversight Council (FSOC)

| Agency | Date   | Topic                                                                 | Description                                                                                                                                                                                                                                                                  | Tag                 |
|--------|--------|-----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| FSOC   | 29-Sep | <u>FSOC Reviews Financial Stability and Banking Regulatory Reform</u> | FSOC reviewed third-quarter financial stability developments, household financial conditions, and fraud-related risks, and received an update from the federal banking agencies on recent efforts to simplify and modernize banking supervision and regulatory requirements. | Economy; Compliance |

## International Organization of Securities Commissions (IOSCO)

| Agency | Date   | Topic                                                                                             | Description                                                                                                                                                                                                                                                                                                                  | Tag                |
|--------|--------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| IOSCO  | 22-Jul | <u>IOSCO Launches 10th World Investor Week Focused on Resilience and Scam Prevention</u>          | IOSCO announced that World Investor Week 2026 will take place October 5 to 11, with a focus on investor resilience, digital deception, and scam awareness as part of its global effort to strengthen investor education, financial literacy, and fraud prevention.                                                           | Regulator Internal |
| IOSCO  | 8-Sep  | <u>International Bodies Publish Cyber Resilience Toolkit for Financial Market Infrastructures</u> | The Committee on Payments and Market Infrastructures (CPMI) and International Organization of Securities Commissions (IOSCO) published a consultative cyber resilience toolkit for financial market infrastructures and a discussion paper on reliance on third-party service providers, with comments due December 1, 2026. | Regulator Internal |

# Appendix

## Joint Agency

| Agency       | Date   | Topic                                                                                                              | Description                                                                                                                                                                                                                                                                                                                                            | Tag                               |
|--------------|--------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Joint Agency | 2-Jul  | <u>Consolidated Reports of Condition and Income for Second Quarter 2026</u>                                        | FDIC, FRB, and Office of the Comptroller of the Currency (OCC) jointly issued Financial Institution Letter-33-2026 announcing updates to the Consolidated Reports of Condition and Income for the second quarter of 2026, which includes two new data items in the FFIEC 031 form related to regulatory capital rule changes.                          | Reporting                         |
| Joint Agency | 13-Jul | <u>Federal Banking Agencies Issue Guidance on Lending to Borrowers Not Authorized to Work in the United States</u> | The Office of the Comptroller of the Currency (OCC), FDIC, and National Credit Union Administration (NCUA) issued guidance to remind institutions to manage heightened credit risks associated with lending to borrowers not legally authorized to work in the U.S through prudent underwriting and repayment capacity assessments.                    | Compliance                        |
| Joint Agency | 16-Jul | <u>Agencies Issue Statement on Identifying and Handling Highly Sensitive Examination Information</u>               | The FRB, FDIC, and OCC issued a joint statement establishing a coordinated process for identifying and safeguarding highly sensitive information during examinations.                                                                                                                                                                                  | Compliance                        |
| Joint Agency | 30-Jul | <u>Federal Banking Agencies Update CBLR Compliance Guide Following Recent Framework Changes</u>                    | The federal banking agencies updated CBLR implementation guidance to reflect previously adopted framework changes that became effective July 1, 2026, including a reduction in the qualifying leverage ratio from greater than 9% to greater than 8% and expanded grace period provisions.                                                             | Regulatory Thresholds; Compliance |
| Joint Agency | 31-Jul | <u>Federal Banking Agencies Propose Targeted Overhaul of CRA Regulations</u>                                       | The FDIC and OCC proposed targeted changes to their CRA regulations that would place greater emphasis on lending, tighten standards for community development grants, maintain the existing assessment area framework, and significantly reduce compliance burdens for many banks by raising asset thresholds and streamlining reporting requirements. | Regulatory Thresholds; Compliance |
| Joint Agency | 25-Aug | <u>Federal Agencies Rescind 2022 Special Purpose Credit Program Statement</u>                                      | Federal regulators rescinded the 2022 interagency statement on Special Purpose Credit Programs, citing amendments to Regulation B and clarifying that lenders should not rely on the withdrawn guidance when designing or administering SPCPs.                                                                                                         | Compliance                        |

# Appendix

## Joint Agency

| Agency       | Date   | Topic                                                                                              | Description                                                                                                                                                                                                                                                                                                                                                             | FORsight                                                                                                                                                                                                                        | Tag                               |
|--------------|--------|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Joint Agency | 27-Aug | <u>OCC and FDIC Finalize Rule to Focus Supervision on Material Financial Risks</u>                 | The OCC and FDIC issued a final rule establishing uniform standards for defining unsafe or unsound practices and issuing Matters Requiring Attention (MRAs), aiming to focus supervision and enforcement on material financial risks and significant legal and regulatory compliance issues.                                                                            |                                                                                                                                                                                                                                 | Compliance                        |
| Joint Agency | 2-Sep  | <u>Joint Banking Agencies Clarify SAR Confidentiality Requirements for Customer Communications</u> | The agencies along with FinCEN issued a joint statement clarifying that while institutions may not disclose a SAR or information that would reveal its existence, SAR confidentiality requirements generally do not prohibit communications with customers regarding the underlying facts, transactions, and documents associated with potentially fraudulent activity. |                                                                                                                                                                                                                                 | BSA/AML                           |
| Joint Agency | 8-Sep  | <u>Joint Banking Agencies Clarify Use of Verifiable Digital Credentials (VDCs) Under CIP Rules</u> | Financial Crimes Enforcement Network (FinCEN), FRB, FDIC, NCUA, and OCC issued joint FAQs clarifying that banks and credit unions may use qualifying government-issued VDCs, as documentary or non-documentary methods of identity verification under Customer Identification Program requirements.                                                                     |                                                                                                                                                                                                                                 | BSA/AML; Compliance               |
| Joint Agency | 10-Sep | <u>Agencies Expand Community Bank Eligibility for Extended Examination Cycle</u>                   | Federal banking agencies issued an interim final rule increasing the number of community banks eligible for an 18-month exam cycle.                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                 | Regulatory Thresholds; Compliance |
| Joint Agency | 11-Sep | <u>Agencies Seek Feedback on New Third-Party Risk Management Framework</u>                         | The FDIC, FRB, NCUA, and OCC proposed principles-based, TPRM guidance that would rescind and replace existing guidance, emphasizing tailored oversight of third-party relationships.                                                                                                                                                                                    | <a href="https://www.forvismazars.us/forsights/2026/09/what-the-agencies-tprm-overhaul-signals-for-bank-oversight">https://www.forvismazars.us/forsights/2026/09/what-the-agencies-tprm-overhaul-signals-for-bank-oversight</a> | Compliance                        |
| Joint Agency | 29-Sep | <u>Federal Reserve and FDIC Publish Resolution Plan Feedback for 15 Banking Organizations</u>      | The Fed and FDIC published feedback on October 2025 resolution plan submissions from 15 banking organizations with more than \$250 billion in assets, identifying no shortcomings or deficiencies and determining that a previously identified shortcoming in BNP Paribas' 2021 resolution plan had been satisfactorily addressed.                                      |                                                                                                                                                                                                                                 | Compliance                        |

# Appendix

## Legislative

| Agency      | Date   | Topic                                                                                                       | Description                                                                                                                                                                                                                                                                                                              | Tag        |
|-------------|--------|-------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Legislative | 30-Jun | <a href="#">House Passes Committee Bill to Reauthorize the Terrorism Risk Insurance Program</a>             | The U.S. House of Representatives passed the <i>TRIA Program Reauthorization Act of 2026</i> , which seeks to extend the Terrorism Risk Insurance Program for businesses through 2034.                                                                                                                                   | Compliance |
| Legislative | 1-Jul  | <a href="#">House Committee on Financial Services Advances 10 Bills and a Resolution</a>                    | The House Committee on Financial Services reported 10 bills to the House of Representatives and approved a resolution reauthorizing the Task Force on Monetary Policy, Treasury Market Resilience, and Economic Prosperity.                                                                                              | Compliance |
| Legislative | 11-Jul | <a href="#">21st Century ROAD to Housing Act Becomes Law</a>                                                | The act aims to reduce barriers to housing construction, modernize U.S. Department of Housing and Urban Development programs, support community bank lending, address concerns about large investors competing with homebuyers, and prohibit issuance of a U.S. central bank digital currency through December 31, 2030. | Compliance |
| Legislative | 15-Jul | <a href="#">House Passes H.R. 3074: Common Cents Act to Improve Coin Production Efficiency</a>              | The U.S House of Representatives (House) passed legislation to end production of the penny and allow a more cost-effective nickel, aiming to reduce minting costs.                                                                                                                                                       | Compliance |
| Legislative | 15-Jul | <a href="#">House Passes H.R. 6556: Failing Bank Acquisition Fairness Act</a>                               | The House approved legislation intended to promote competition, preserve access to banking services, and strengthen the failed-bank resolution process by reforming how regulators evaluate acquisition bids for failed institutions.                                                                                    | Compliance |
| Legislative | 15-Jul | <a href="#">House Passes H.R.1181: Protecting Privacy in Purchase Act</a>                                   | The House passed legislation prohibiting payment card networks from assigning or requiring merchant category codes that specifically identify firearm retailers.                                                                                                                                                         | Compliance |
| Legislative | 21-Jul | <a href="#">House Passes Main Street Capital Access Act to Support Community Bank Formation and Lending</a> | The House approved H.R. 6955, the <i>Main Street Capital Access Act</i> , in a 270-155-1 vote, advancing legislation that would ease regulatory barriers for community banks, encourage new bank formation, and expand access to credit for small businesses, families, and local economies.                             | Compliance |

# Appendix

## Legislative

| Agency      | Date   | Topic                                                                                                                                    | Description                                                                                                                                                                                                                                                                                                                                                 | Tag                            |
|-------------|--------|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| Legislative | 1-Sep  | <a href="#">House Financial Services Committee Introduces CFPB Reform Legislation</a>                                                    | The committee unveiled the <i>Consumer Financial Protection Accountability and Reform Act of 2026</i> , legislation that would bring the Consumer Financial Protection Bureau (CFPB) under the congressional appropriations process and modify the Bureau's rulemaking, supervision, and enforcement framework to increase accountability and transparency. | Compliance                     |
| Legislative | 2-Sep  | <a href="#">Proposed Legislation Would Expand Financial Sector Vendor Oversight</a>                                                      | Rep. Bill Foster (D-IL) introduced the Strengthening Oversight for the Financial Sector Act of 2026, which would expand the NCUA's and FHFA's authority to regulate and examine third-party service providers supporting credit unions and housing-finance entities, respectively.                                                                          | Compliance                     |
| Legislative | 15-Sep | <a href="#">House Financial Services Committee Reviews State of the International Financial System With Bessent</a>                      | House Financial Services Committee held its annual hearing with Treasury Secretary Scott Bessent to discuss U.S. engagement with international financial institutions, Treasury market structure issues, economic competition with China, and emerging financial-sector AI resilience efforts.                                                              | Economy                        |
| Legislative | 17-Sep | <a href="#">Common Cents Act (H.R. 10167) Passes House</a>                                                                               | House passed H.R. 10167 by voice vote to end penny production, allow a more cost-effective nickel, and establish legislative guidance for cash transaction rounding practices affecting retailers, banks, and consumers.                                                                                                                                    | Compliance                     |
| Legislative | 17-Sep | <a href="#">Guarding Unprotected Aging Retirees from Deception (GUARD) Act (H.R. 2978) Passes House</a>                                  | House passed the GUARD Act by a 414-7 vote to strengthen efforts against financial fraud by permitting eligible federal grant funds to be used for financial crime investigations and enhancing federal coordination and reporting on emerging fraud trends.                                                                                                | BSA/AML; Compliance            |
| Legislative | 17-Sep | <a href="#">Fostering the Use of Technology to Uphold Regulatory Effectiveness in Supervision (FUTURES) Act (H.R. 8278) Passes House</a> | House passed H.R. 8278, the FUTURES Act, which would require specified financial supervisory agencies to assess their technological capabilities and procurement practices and develop plans for improving the technology used to conduct supervision.                                                                                                      | Compliance; Regulator Internal |
| Legislative | 17-Sep | <a href="#">Whistleblower Protection Act (H.R. 4646) Passes House</a>                                                                    | House unanimously passed H.R. 4646 by a 424-0 vote to extend whistleblower protections to individuals working on contracts previously funded by the U.S. Department of Housing and Urban Development.                                                                                                                                                       | Compliance                     |

# Appendix

## Legislative

| Agency      | Date   | Topic                                                                                               | Description                                                                                                                                                                                                                                                                                                          | Tag                       |
|-------------|--------|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| Legislative | 22-Sep | <u>Senate Introduces TIER Act Proposal</u>                                                          | The proposal would raise several statutory bank regulatory asset thresholds and establish periodic adjustments, largely aligning with the House version while providing for the Federal Reserve to select between nominal GDP and CPI when indexing covered thresholds.                                              | Regulatory Thresholds     |
| Legislative | 22-Sep | <u>Small Business Audit Correction Act Would Ease Audit Requirements for Certain Broker-Dealers</u> | The proposed act would exempt qualifying privately held, non-carrying broker-dealers in good standing from certain PCAOB audit requirements while retaining their annual audit obligation under Rule 17a-5, which would instead be satisfied through an audit conducted under generally accepted auditing standards. | Broker-Dealer; Accounting |

# Appendix

## National Credit Union Administration (NCUA)

| Agency | Date   | Topic                                                                                             | Description                                                                                                                                                                                                                                                                               | Tag                               |
|--------|--------|---------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| NCUA   | 30-Apr | <a href="#"><u>NCUA Releases 2025 Cybersecurity and Credit Union System Resilience Report</u></a> | NCUA's Cybersecurity and Credit Union System Resilience Report describes how the agency is strengthening supervisory oversight, examination practices, and interagency coordination to address growing cyber, third-party, and systemic operational risks facing the credit union system. | Regulator Internal                |
| NCUA   | 6-May  | <a href="#"><u>NCUA Announces Eleventh Round of Deregulation Proposals</u></a>                    | NCUA is seeking public comment on rulemakings that would raise asset thresholds under the <i>Depository Institution Management Interlocks Act</i> and streamline share insurance regulations by removing duplicative and outdated requirements.                                           | Regulatory Thresholds; Compliance |
| NCUA   | 6-May  | <a href="#"><u>NCUA Releases March 2026 Central Liquidity Facility Financial Report</u></a>       | NCUA published the March 2026 Central Liquidity Facility financial statements detailing the CLF's balance sheet, investment activity, earnings, membership levels, and borrowing capacity, with no loans outstanding during the month.                                                    | Reporting                         |

# Appendix

## Office of the Comptroller of the Currency (OCC)

| Agency | Date   | Topic                                                                                                                                  | Description                                                                                                                                                                                                                                                                                                              | Tag                    |
|--------|--------|----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| OCC    | 30-Jun | <a href="#"><u>OCC Reports Stable Mortgage Performance in First Quarter 2026</u></a>                                                   | OCC reported that 97.7% of first-lien mortgages serviced by federal banks were current and performing at the end of the first quarter of 2026, while loan modifications increased and serious delinquencies remained unchanged from a year earlier.                                                                      | Economy                |
| OCC    | 30-Jun | <a href="#"><u>OCC Reports Higher Bank Trading Revenue, Derivatives Activity, and Credit Exposure in Q1 2026</u></a>                   | OCC reported that U.S. banks generated \$16.3 billion in trading revenue in the first quarter of 2026, while derivatives activity expanded substantially, with notional derivatives increasing 42.5% to \$296.5 trillion and net current credit exposure rising 34.8% to \$325 billion.                                  | Economy                |
| OCC    | 1-Jul  | <a href="#"><u>OCC Releases CRA Performance Evaluations for 20 National Banks and Federal Savings Associations</u></a>                 | OCC released the results of its CRA performance evaluations for national banks, federal savings associations, and insured federal branches of foreign banks completed in June 2026.                                                                                                                                      | Compliance             |
| OCC    | 9-Jul  | <a href="#"><u>OCC Issues Bulletin on FinCEN Guidance for Voluntary Information Sharing</u></a>                                        | OCC notified its supervised institutions of updated guidance issued by Treasury's Financial Crimes Enforcement Network related to voluntary information sharing under Section 314(b) of the <i>USA PATRIOT Act</i> .                                                                                                     | BSA/AML; Compliance    |
| OCC    | 16-Jul | <a href="#"><u>OCC Updates Credit Loss Allowance Examination Guidance</u></a>                                                          | The OCC updated its Allowances for Credit Losses booklet of the Comptroller's Handbook to reflect accounting and regulatory changes under ASC Topic 326 and rescind prior allowance-related guidance that is now obsolete.                                                                                               | Accounting; Compliance |
| OCC    | 27-Jul | <a href="#"><u>OCC Highlights Financial Literacy Initiatives and Digital Finance Education Efforts</u></a>                             | Comptroller Jonathan Gould highlighted the OCC's efforts to expand financial literacy, support responsible innovation, and help consumers understand the opportunities and risks associated with increasingly digital financial services, including through educational resources and partnerships with community banks. | Regulatory Internal    |
| OCC    | 27-Jul | <a href="#"><u>OCC Seeks Comment on Proposed Stablecoin Licensing and Registration Information Collection Under the GENIUS Act</u></a> | The OCC is requesting public comment on a proposed information collection that would support applications from entities seeking approval or registration to issue payment stablecoins under the GENIUS Act, including requirements related to business plans, risk management, governance, and financial resources.      | Digital Assets         |

# Appendix

## Office of the Comptroller of the Currency (OCC)

| Agency | Date   | Topic                                                                                                                              | Description                                                                                                                                                                                                                                                                                                                                                                                                                  | Tag                        |
|--------|--------|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| OCC    | 30-Jul | <a href="#"><u>OCC Releases CRA Performance Evaluations</u></a>                                                                    | The OCC released its results of national banks and federal savings associations evaluated for CRA compliance.                                                                                                                                                                                                                                                                                                                | Compliance                 |
| OCC    | 3-Aug  | <a href="#"><u>OCC Proposes Changes to Rules Governing Confidential Supervisory Information and OCC Information Disclosure</u></a> | OCC requested comment on a proposed rule that would create a new category of confidential supervisory information, expand certain information-sharing exceptions, permit release of certain aged supervisory information, clarify unauthorized disclosure standards, and streamline <i>Freedom of Information Act</i> (FOIA)-related procedures to balance supervisory confidentiality with transparency and accountability. | Compliance                 |
| OCC    | 6-Aug  | <a href="#"><u>OCC and Treasury Highlight Community Bank Regulatory Relief and Financial Integrity Priorities</u></a>              | Treasury Secretary Scott Bessent and Comptroller Jonathan Gould outlined administration priorities involving regulatory burden reduction, support for local lending, and efforts to strengthen protections against illicit financial activity.                                                                                                                                                                               | Compliance; BSA/AML        |
| OCC    | 11-Aug | <a href="#"><u>OCC Backs FDIC Deposit Insurance Reforms and Pushes to Revive De Novo Bank Formation</u></a>                        | OCC praised the FDIC's new deposit insurance application review process as consistent with its efforts to increase de novo bank formation, highlighting a more transparent chartering framework and noting that it has received 40 de novo applications in the past 18 months.                                                                                                                                               | Compliance                 |
| OCC    | 14-Aug | <a href="#"><u>OCC Updates Bank Accounting Advisory Series to Reflect Recent Accounting Standards</u></a>                          | OCC released the 2026 edition of its Bank Accounting Advisory Series, updating supervisory accounting guidance for banks to reflect recent FASB standards on topics including purchased loans, government grants, and internal-use software while promoting consistent regulatory reporting practices.                                                                                                                       | Regulator Internal         |
| OCC    | 19-Aug | <a href="#"><u>OCC Discusses GENIUS Act Implementation Timeline</u></a>                                                            | Comptroller Jonathan Gould said digital asset activities are increasingly common in new bank charter applications and indicated the agency expects to issue a final GENIUS Act implementation rule by November 2026.                                                                                                                                                                                                         | Digital Assets; Compliance |

# Appendix

## Office of the Comptroller of the Currency (OCC)

| Agency | Date   | Topic                                                                       | Description                                                                                                                                                                                                                                                                                                                                                   | Tag                    |
|--------|--------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| OCC    | 27-Aug | <a href="#"><u>OCC Updates Enforcement and MRA Framework</u></a>            | The OCC revised its enforcement and Matters Requiring Attention (MRA) policies, released its MRA manual publicly for the first time, and proposed a framework distinguishing substantive and technical legal violations to focus supervision on material financial risks and significant compliance concerns.                                                 | Compliance             |
| OCC    | 1-Sep  | <a href="#"><u>OCC Releases CRA Performance Evaluations</u></a>             | OCC released the results of its <i>Community Reinvestment Act</i> (CRA) performance evaluations for national banks, federal savings associations, and insured federal branches of foreign banks.                                                                                                                                                              | Compliance             |
| OCC    | 21-Sep | <a href="#"><u>OCC Updates Cybersecurity Supervision Work Program</u></a>   | The OCC updated its cybersecurity examination framework to align with the revised NIST Cybersecurity Framework, while emphasizing that the changes do not alter examination procedures or establish new regulatory expectations for banks.                                                                                                                    | Compliance             |
| OCC    | 23-Sep | <a href="#"><u>OCC Reports Q2 2026 Mortgage Performance</u></a>             | The OCC Mortgage Metrics Report, Second Quarter 2026 found 97.7% of covered first-lien mortgages were current and performing, while serious delinquencies declined from a year earlier and loan modifications increased 16.5% from the prior quarter. Foreclosure starts, however, rose to 7,904, an increase from both the prior quarter and year over year. | Economy                |
| OCC    | 30-Sep | <a href="#"><u>OCC Reports Second Quarter 2026 Bank Trading Revenue</u></a> | The OCC reported that insured U.S. commercial banks and savings associations generated \$21.6 billion in second-quarter 2026 trading revenue, up 32.5% from the prior quarter and 30.6% from a year earlier, while total derivative notional amounts increased 1.3% to \$300.5 trillion.                                                                      | Economy; Broker-Dealer |
| OCC    | 30-Sep | <a href="#"><u>OCC Updates Concentrations of Credit Handbook</u></a>        | The OCC issued an updated Concentrations of Credit booklet that expands discussion of concentration risk, clarifies expectations for banks of different sizes and risk profiles, and adds information on securitizations, correlations and aggregate risk management.                                                                                         | Compliance             |

# Appendix

## Securities & Exchange Commission (SEC)

| Agency | Date   | Topic                                                                                                     | Description                                                                                                                                                                                                                                                                                                                                             | FORsight                         |
|--------|--------|-----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| SEC    | 2-Jul  | <a href="#"><u>FINRA Proposes Update to Rule 2210</u></a>                                                 | The Financial Industry Regulatory Authority proposed amending Rule 2210 to permit investment performance projections and targeted returns in public communications, subject to safeguards, disclosure requirements, and a recordkeeping obligation for projection sources.                                                                              | Broker-Dealer                    |
| SEC    | 7-Jul  | <a href="#"><u>Statement on the 2026 Regulatory Agenda</u></a>                                            | SEC Chair Paul Atkins outlined the agency's 2026 Regulatory Agenda focused on investor protection, capital formation, and efficient markets. Priorities include clearer rules for crypto assets and tokenized securities, reduced barriers to encourage initial public offerings, and expanded retail investor access to private markets.               | Regulator Internal               |
| SEC    | 7-Jul  | <a href="#"><u>SEC Forms New Retail Fraud Working Group</u></a>                                           | The SEC created a Retail Fraud Working Group to strengthen enforcement against fraud targeting everyday investors, including investment scams, pump-and-dump schemes, market manipulation, and misconduct by investment advisers and broker-dealers.                                                                                                    | Regulator Internal               |
| SEC    | 16-Jul | <a href="#"><u>SEC Proposes Rule to Make Electronic Delivery the Default for Investor Disclosures</u></a> | The SEC proposed Regulation E-Delivery, which would allow issuers, broker-dealers, investment advisers, and others to satisfy disclosure requirements through electronic delivery by default while preserving investors' ability to request paper copies.                                                                                               | Broker-Dealer                    |
| SEC    | 22-Jul | <a href="#"><u>SEC's Peirce Highlights Securities Law Considerations for Crypto Yield Products</u></a>    | SEC Commissioner Hester Peirce cautioned that crypto vaults, yield-generating products, and certain lending arrangements may be subject to federal securities laws depending on their structure and the degree of managerial involvement, emphasizing that moving activities on-chain does not automatically place them outside the SEC's jurisdiction. | Digital Assets;<br>Broker-Dealer |
| SEC    | 23-Jul | <a href="#"><u>SEC to Hold Roundtable on Transition to 24-Hour Equity Trading</u></a>                     | SEC announced a September 17 roundtable to examine the operational, resiliency, investor protection, and market structure considerations associated with moving U.S. equity markets toward 24-hour trading, while seeking public input on the opportunities and challenges of expanded trading hours.                                                   | Broker-Dealer                    |

# Appendix

## Securities & Exchange Commission (SEC)

| Agency | Date   | Topic                                                                                                                             | Description                                                                                                                                                                                                                                                                                                                                   | Tag                                |
|--------|--------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| SEC    | 27-Jul | <u><a href="#">SEC Report to Congress Highlights Recommendations to Improve Small Business Capital Raising</a></u>                | The SEC released a report to Congress summarizing recommendations from its 45th Annual Government-Business Forum on Small Business Capital Formation, including proposals to improve the capital-raising framework for entrepreneurs, small businesses, smaller public companies, and investment funds.                                       | Regulator Internal                 |
| SEC    | 5-Aug  | <u><a href="#">SEC Creates Financial Reporting and Accounting Enforcement Unit</a></u>                                            | SEC established a specialized Financial Reporting and Accounting Unit within its Division of Enforcement to pursue accounting and financial reporting fraud, as well as auditor and accounting misconduct, adding dedicated attorneys and accountants focused on these enforcement areas.                                                     | Regulator Internal                 |
| SEC    | 12-Aug | <u><a href="#">FINRA Proposes Greater Party Input in Arbitration Arbitrator Selection</a></u>                                     | FINRA has proposed amendments to its customer and industry arbitration rules that would replace certain "extended list" arbitrator appointments with new list-selection procedures and make its current voluntary Short List Option the default process for selecting replacement arbitrators after panel appointment.                        | Broker-Dealer; Compliance          |
| SEC    | 13-Aug | <u><a href="#">FINRA Proposes Stronger Investor Protections Against Fraud and Financial Exploitation</a></u>                      | FINRA has proposed rule changes that would expand trusted contact options, extend temporary holds for suspected financial exploitation of seniors and vulnerable adults, create a new short-term delay mechanism for suspected fraud affecting any investor, and apply the new fraud protections to transactions involving exempt securities. | Broker-Dealer; Compliance          |
| SEC    | 14-Aug | <u><a href="#">SEC Regulatory Agenda Highlights Crypto, Capital Formation, and Disclosure Reform Priorities</a></u>               | The SEC's 2026 Regulatory Flexibility Agenda outlines planned rulemakings on crypto assets, exempt offerings, emerging growth companies, shareholder proposals, executive compensation disclosures, and the rescission of climate-related disclosure rules, reflecting chairman-led priorities for the coming year.                           | Regulator Internal; Digital Assets |
| SEC    | 18-Aug | <u><a href="#">SEC Proposes Regulation Crypto Assets to Create Tailored Securities Framework for Certain Crypto Offerings</a></u> | SEC proposed a new framework that would create tailored securities offering exemptions, disclosure requirements, and a conditional safe harbor for certain investment contracts involving crypto assets, aiming to provide clearer capital-raising pathways while maintaining investor protections.                                           | Digital Assets; Broker-Dealer      |

# Appendix

## Securities & Exchange Commission (SEC)

| Agency | Date   | Topic                                                                                                          | Description                                                                                                                                                                                                                                                                                                                                                         | Tag                           |
|--------|--------|----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| SEC    | 25-Aug | <a href="#"><u>FINRA Proposes Easing Reconciliation Requirements for Certain Alternative Investments</u></a>   | FINRA proposed amending Rule 4522 to exempt certain uncertificated investments in unregistered funds from monthly position statement requirements and permit quarterly reconciliations instead, aiming to reduce compliance burdens while maintaining investor protections.                                                                                         | Broker-Dealer; Compliance     |
| SEC    | 26-Aug | <a href="#"><u>FINRA Expands TRACE Reporting Requirements for Affiliate Transactions</u></a>                   | FINRA amended its TRACE reporting rules to require certain same-day, same-price principal transactions between affiliated member firms to be identified using the affiliate-principal transaction indicator, expanding a requirement previously limited to non-member affiliates and aiming to improve transparency in the dissemination of TRACE transaction data. | Reporting; Broker-Dealer      |
| SEC    | 1-Sep  | <a href="#"><u>SEC Proposes to Modernize Rules for Registered Transfer Agents</u></a>                          | SEC proposed updates to the rules and forms applicable to registered transfer agents to reflect current technologies and operations, including electronic record-keeping, electronic communications, and the use of blockchain technology in connection with securities offerings and share transfers.                                                              | Broker-Dealer; Digital Assets |
| SEC    | 3-Sep  | <a href="#"><u>SEC Proposes Eliminating Investment Adviser Pay-to-Play Rule</u></a>                            | SEC proposed rescinding Rule 206(4)-5, which generally bars investment advisers from receiving compensation for advisory services to government clients following certain political contributions, citing significant compliance burdens and unintended consequences while maintaining existing fiduciary, anti-fraud, and compliance obligations.                  | Broker-Dealer; Compliance     |
| SEC    | 17-Sep | <a href="#"><u>SEC Issues Temporary Exemption for Tokenized Stock Trading</u></a>                              | The SEC issued a five-year conditional exemption permitting certain Tokenized Securities Venues to facilitate trading in tokenized NMS stocks through permissioned automated market makers and liquidity pools while the Commission considers potential future regulatory changes.                                                                                  | Digital Assets; Broker-Dealer |
| SEC    | 14-Sep | <a href="#"><u>SEC Grants Exemptive Relief From Certain Inline XBRL Filing and Submission Requirements</u></a> | SEC issued an order exempting certain market intermediary forms and submissions, including portions of Forms CA-1, 1, X-17A-5 Part III, and 17-H, from Inline XBRL requirements adopted in 2024, citing reduced compliance costs without meaningful loss of transparency or investor protection.                                                                    | Reporting; Broker-Dealer      |
| SEC    | 15-Sep | <a href="#"><u>FINRA Delays Scheduled Fee Increases Through 2028</u></a>                                       | Financial Industry Regulatory Authority (FINRA) filed an immediately effective rule change delaying implementation of previously approved member regulatory and corporate financing fee increases by two years, maintaining 2026 fee levels through 2028 due to stronger-than-anticipated revenues, lower expenses, and projected reserve levels above target.      | Broker-Dealer                 |

# Appendix

## Securities & Exchange Commission (SEC)

| Agency | Date   | Topic                                                                                                                 | Description                                                                                                                                                                                                                                                                                                                                     | Tag                           |
|--------|--------|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| SEC    | 16-Sep | <u>SEC Proposes Rescission of Shareholder Proposal Rule and Reforms to Proxy Solicitation Process</u>                 | SEC proposed rescinding Rule 14a-8 governing shareholder proposals and issued related proposals to amend proxy solicitation requirements, including changes to discretionary voting authority, annual report delivery requirements, exempt solicitation notices, and broker search periods.                                                     | Broker-Dealer; Compliance     |
| SEC    | 16-Sep | <u>SEC Issues Temporary Exemption to Facilitate Trading of Tokenized NMS Stocks and Requests Public Comment</u>       | SEC issued a temporary, conditional “Innovation Exemption” allowing certain tokenized securities venues to facilitate on-chain trading of tokenized National Market System stocks and exempting certain liquidity providers from dealer registration requirements, subject to investor protection conditions and a five-year expiration period. | Digital Assets; Broker-Dealer |
| SEC    | 17-Sep | <u>Atkins Highlights Preparations for Potential Expansion of 24-Hour U.S. Equity Trading at Roundtable Discussion</u> | In remarks at the 24-Hour Trading Roundtable, SEC Chairman Paul Atkins discussed industry preparations for expanded overnight trading in U.S. equity markets, emphasizing infrastructure readiness, investor protection considerations, and the potential role of tokenization in improving market efficiency and inventory management.         | Digital Assets; Broker-Dealer |
| SEC    | 23-Sep | <u>SEC Reports Increase in IPO and Follow-On Offering Activity</u>                                                    | The SEC reported 208 IPOs raising more than \$137 billion in the first half of 2026, while 557 follow-on registered offerings raised more than \$111 billion, with both types of offerings increasing from the prior year.                                                                                                                      | Broker-Dealer; Economy        |
| SEC    | 25-Sep | <u>SEC Staff Issues FAQs on Federal Securities Laws and Crypto Assets</u>                                             | Digital Assets; Broker-Dealer                                                                                                                                                                                                                                                                                                                   |                               |
| SEC    | 30-Sep | <u>SEC Proposes Changes to Expand Retail Access to Private Markets</u>                                                | The SEC proposed amendments addressing performance-based investment adviser compensation, interval funds, and regulated closed-end funds to expand retail access to private-market strategies, while separately seeking comment on additional professional credentials and an exam that could qualify individuals as accredited investors.      | Broker-Dealer                 |

# Appendix

## U.S. Department of the Treasury (Treasury)

| Agency   | Date   | Topic                                                                                                   | Description                                                                                                                                                                                                                                                                                                                                                                                               | Tag                        |
|----------|--------|---------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| Treasury | 30-Jun | <a href="#">Financial Action Task Force's June 2026 Working Group and Plenary</a>                       | U.S. Department of the Treasury (Treasury) reported that its members participated in the Financial Action Task Force (FATF) plenary, which focused on strengthening global anti-financial crime standards and improving public-sector information sharing. In addition, updates to the "grey list" were made.                                                                                             | BSA/AML                    |
| Treasury | 1-Jul  | <a href="#">Treasury Announces Investment Lineup for Trump Accounts</a>                                 | Treasury announced the initial investment lineup for Trump accounts, launching with State Street SPDR Portfolio S&P 500 ETF (SPYM) as the default. Treasury plans to add four additional low-cost index funds in the near term to expand allocation options.                                                                                                                                              | Broker-Dealer              |
| Treasury | 7-Jul  | <a href="#">Treasury Calls for Large Position Reports</a>                                               | Treasury is requiring entities with positions of \$8.4 billion or more in the Treasury Floating Rate Note due January 2026 to submit large position reports. Reports must be received by Treasury before 12 pm (ET) on Monday, July 13, 2026, and must include the required positions and administrative information.                                                                                     | Reporting                  |
| Treasury | 14-Jul | <a href="#">Treasury Reports \$132.2 Billion Net Capital Inflow in May 2026</a>                         | Treasury's latest Treasury International Capital (TIC) data showed a net capital inflow of \$132.2 billion in May 2026, driven by strong foreign purchases of long-term U.S. securities, including \$262.8 billion in net purchases by foreign investors.                                                                                                                                                 | Economy                    |
| Treasury | 29-Jul | <a href="#">Treasury Launches New CFIUS Website to Improve Transparency and Transaction Reviews</a>     | The U.S. Department of the Treasury (Treasury) launched a redesigned Committee on Foreign Investment in the United States (CFIUS) website featuring a pre-filing consultation portal, enhanced process guidance, and new risk assessment resources intended to help companies and investors navigate national security reviews more efficiently while supporting foreign investment in the United States. | Regulator Internal         |
| Treasury | 4-Aug  | <a href="#">Treasury Raises Borrowing Forecast While Maintaining Current Debt Issuance Strategy</a>     | Treasury raised its borrowing forecast for the second half of 2026 and maintained current auction sizes, while indicating that growing funding needs could lead to increased coupon issuance in FY 2027 and FY 2028.                                                                                                                                                                                      | Regulator Internal         |
| Treasury | 4-Aug  | <a href="#">US and UK Financial Regulators Discuss Digital Assets, AI, and Regulatory Modernization</a> | U.S. and U.K. financial authorities met to discuss stablecoins, digital asset regulation, AI, operational resilience, banking regulation, Basel III implementation, and broader regulatory modernization efforts.                                                                                                                                                                                         | Digital Assets; Compliance |
| Treasury | 5-Aug  | <a href="#">Treasury and IRS Issue Guidance on Expanded Paid Family and Medical Leave Tax Credit</a>    | Treasury and the IRS issued guidance implementing the permanent expansion of the paid family and medical leave tax credit, broadening employer eligibility and expanding qualifying benefits under the <i>Working Families Tax Cuts Act</i> .                                                                                                                                                             | Tax                        |

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|----------|--------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| Treasury | 17-Aug | <a href="#"><u>Treasury Seeks Public Comment on GENIUS Act Stablecoin Implementation Proposal</u></a>              | Treasury issued a Notice of Proposed Rulemaking seeking public comment on proposed regulations implementing key licensing and market access provisions of the GENIUS Act for payment stablecoin issuers and digital asset service providers.                                                                     | Digital Assets; Compliance  |
| Treasury | 19-Aug | <a href="#"><u>Treasury Expands Long-End Liquidity Support Buyback Operations</u></a>                              | Treasury announced it will at least double the size of liquidity support buybacks for longer-dated nominal Treasury securities beginning September 9, 2026, increasing the maximum operation size from \$2 billion to at least \$4 billion.                                                                      | Regulator Internal          |
| Treasury | 20-Aug | <a href="#"><u>Treasury Proposes Investment Eligibility Standards for Trump Accounts</u></a>                       | Treasury proposed guidance that would limit eligible Trump Account investments to low-cost, broadly diversified index-based products and establish criteria for future trustees selecting investment options.                                                                                                    | Broker-Dealer               |
| Treasury | 24-Aug | <a href="#"><u>Treasury Announces Quantum-Readiness Task Force</u></a>                                             | Treasury established a task force to help banks and other financial institutions prepare for future cyberthreats posed by quantum computing by assessing encryption vulnerabilities, third-party dependencies, and transition planning across the financial sector.                                              | Regulator Internal          |
| Treasury | 31-Aug | <a href="#"><u>Treasury Releases Preliminary Data on U.S. Holdings of Foreign Securities for Year-End 2025</u></a> | Treasury released preliminary survey data showing that U.S. portfolio holdings of foreign securities totaled approximately \$19.3 trillion at year-end 2025, up from \$15.8 trillion at year-end 2024, driven primarily by growth in foreign equity holdings.                                                    | Economy                     |
| Treasury | 22-Sep | <a href="#"><u>Statements From the Treasury Market Conference</u></a>                                              | Treasury highlighted expanded Treasury buybacks, implementation of central clearing, increased dealer intermediation capacity and growing demand from banks, money market funds, and stablecoin providers. In addition, plans to transition to a new Treasury auction system in the coming months was announced. | Economy; Regulator Internal |
| Treasury | 30-Sep | <a href="#"><u>Treasury and Education Launch Defaulted Loans Support Center</u></a>                                | The Department of the Treasury and Department of Education launched a centralized online portal that allows borrowers with defaulted federal student loans to review resolution options and apply online for loan rehabilitation or consolidation, replacing prior paper-, mail-, and fax-based processes.       | Regulator Internal          |

# Glossary

| Agency | Date                                                 | Agency      | Date                                                                                  | Agency   | Date                                           |
|--------|------------------------------------------------------|-------------|---------------------------------------------------------------------------------------|----------|------------------------------------------------|
| ML     | Anti-Money Laundering                                | SB          | Financial Accounting Standards Board                                                  | NFA      | National Futures Association                   |
| ASC    | Accounting Standards Codification                    | FDIC        | Federal Deposit Insurance Corporation                                                 | NIST     | National Institute of Standards and Technology |
| ASU    | Accounting Standards Update                          | FFIEC       | Federal Financial Institutions Examination Council                                    | NMS      | National Market System                         |
| ATM    | Automated Teller Machine                             | FHFA        | Federal Housing Finance Agency                                                        | NSFR     | Net Stable Funding Ratio                       |
| BCBS   | Basel Committee on Banking Supervision               | FinCEN      | Financial Crimes Enforcement Network                                                  | OCC      | Office of the Comptroller of the Currency      |
| BCDR   | Business Continuity and Disaster Recovery            | FINRA       | Financial Industry Regulatory Authority                                               | PCAOB    | Public Company Accounting Oversight Board      |
| BIG    | Business Information Group                           | FOIA        | Freedom of Information Act                                                            | PPSI     | Permitted Payment Stablecoin Issuer            |
| BOI    | Beneficial Ownership Information                     | FOMC        | Federal Open Market Committee                                                         | SAR      | Suspicious Activity Report                     |
| BSA    | Bank Secrecy Act                                     | FRB         | Federal Reserve Board                                                                 | SEC      | U.S. Securities and Exchange Commission        |
| CBLR   | Community Bank Leverage Ratio                        | FSOC        | Financial Stability Oversight Council                                                 | SEF      | Swap Execution Facility                        |
| CDRLF  | Community Development Revolving Loan Fund            | FUTURES Act | Fostering the Use of Technology to Uphold Regulatory Effectiveness in Supervision Act | SPDR     | Standard & Poor's Depository Receipt           |
| CDOR   | Canadian Dollar Offered Rate                         | GAAP        | Generally Accepted Accounting Principles                                              | SPCP     | Special Purpose Credit Program                 |
| CFPB   | Consumer Financial Protection Bureau                 | GDP         | Gross Domestic Product                                                                | TIC      | Treasury International Capital                 |
| CFIUS  | Committee on Foreign Investment in the United States | GENIUS Act  | Guiding and Establishing National Innovation for U.S. Stablecoins Act                 | TIER Act | Tailored and Innovative Evaluation of Risk Act |
| CFTC   | Commodity Futures Trading Commission                 | GUARD Act   | Guarding Unprotected Aging Retirees from Deception Act                                | TIIE     | Interbank Equilibrium Interest Rate            |
| CIP    | Customer Identification Program                      | HUD         | U.S. Department of Housing and Urban Development                                      | TPRM     | Third-Party Risk Management                    |
| CME    | Chicago Mercantile Exchange                          | IPO         | Initial Public Offering                                                               | TRACE    | Trade Reporting and Compliance Engine          |
| CPI    | Consumer Price Index                                 | IOSCO       | International Organization of Securities Commissions                                  | TRIA     | Terrorism Risk Insurance Act                   |
| CPMI   | Committee on Payments and Market Infrastructures     | IRS         | Internal Revenue Service                                                              | U.K.     | United Kingdom                                 |
| CRA    | Community Reinvestment Act                           | LCR         | Liquidity Coverage Ratio                                                              | U.S.     | United States                                  |
| ECOA   | Equal Credit Opportunity Act                         | MRA         | Matter Requiring Attention                                                            | VDC      | Verifiable Digital Credential                  |
| ETF    | Exchange-Traded Fund                                 | NCUA        | National Credit Union Administration                                                  | XBRL     | eXtensible Business Reporting Language         |
| FATF   | Financial Action Task Force                          |             |                                                                                       |          |                                                |

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