Supervisory Update News Summary

As of December 15, 2025

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Agencies Announce Dollar Thresholds for Smaller Loan Exemption from Appraisal Requirements for Higher-priced Mortgage Loans	News Release December 15, 2025	The CFPB, FRB and OCC announced that the 2026 threshold for higher-priced mortgage loans that are subject to special appraisal requirements will increase from $33,500 to $34,200. The threshold amount will be effective January 1, 2026, and is based on the 2.1 percent annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers, known as CPI-W, as of June 1, 2025.	CFPB, FRB, OCC
First-Lockhart National Bank, Lockhart, Texas, Converts to a State-Chartered Bank	Press Release December 1, 2025	Banking Commissioner Charles G. Cooper announced today that First-Lockhart National Bank, headquartered in Lockhart, Texas, has completed its conversion to a Texas state-chartered bank from a national banking association. The bank will begin operating as First Lockhart Bank under its new charter effective December 1, 2025.	TDB
Texas Banking Commissioner Issues Consent Orders Relating to Bellwood Memorial Park	Press Release December 2, 2025	Texas Banking Commissioner Charles G. Cooper issued two Consent Orders (Orders) relating to Bellwood Memorial Park (Bellwood) of Temple, Texas. Order No. 2025-022 lifts the Emergency Order previously issued to Bellwood on January 11, 2024, and allows Bellwood to fully operate the perpetual care cemetery pursuant to certain conditions. Order No. 2025-023 is based on the Commissioner's finding that Bellwood violated Texas Health and Safety Code Chapter 712 and Texas Administrative Code Title 7, Chapter 26, and requires Bellwood to pay an administrative penalty.	TDB

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Dallas Regional Office Relocation	Industry Notice 2025-11 December 8, 2025	The Texas Department of Banking's Dallas Regional Office is relocating to 4100 Alpha Road, Suite 875, Dallas, Texas 75244, effective January 1, 2026. The office telephone and fax numbers remain the same. All parties responsible for sending correspondence to the regional office should take note of the new address.	TDB
Texas Banking Commissioner Issues Consent Order Relating to Paylocity Corporation	Press Release December 11, 2025	Texas Banking Commissioner Charles G. Cooper issued a Consent Order (Order) relating to Paylocity Corporation (Paylocity) of Chicago, Illinois. The Order is effective December 10, 2025, and is based on the Commissioner's finding that Paylocity violated Texas Finance Code Chapter 152 by conducting money transmission without first obtaining a license from the Texas Department of Banking (Department). The Order requires Paylocity to pay an administrative penalty and obtain a money transmission license from the Department to continue operating in this state. Paylocity agreed to the issuance of the Order without admitting violation of state or federal laws or regulations.	TDB
Financial Action Task Force Identifies Jurisdictions with Anti-Money Laundering, Combating the Financing of Terrorism, and Counter-Proliferation Finance Deficiencies	News Release November 21, 2025	The FinCEN informed U.S. financial institutions that the Financial Action Task Force (FATF), an intergovernmental body that establishes international standards for anti-money laundering, countering the financing of terrorism, and countering the financing of proliferation of weapons of mass destruction (AML/CFT/CPF), updated its lists of jurisdictions with strategic AML/CFT/CPF deficiencies at the conclusion of its plenary meeting last month. The FATF also updated its public statement on Iran, reminding all jurisdictions of their obligations under the FATF standards to address proliferation financing risks emanating from Iran, reiterating its call for action to its members, and urging all jurisdictions to apply effective countermeasures on Iran.	FinCEN
FinCEN Issues Alert on Cross-Border Funds Transfers Involving Illegal Aliens	News Release November 28, 2025	The FinCEN is issued an Alert as part of Treasury's effort to prevent the exploitation of the U.S. financial system by illegal aliens in the United States seeking to move illicitly obtained funds. Over the past several years, the United States has witnessed a significant volume of cross-border funds transfers, including remittances from individuals located in the United States, and has taken multiple steps this year to highlight risks presented by cross-border financial activity.	FinCEN

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FinCEN Issues Financial Trend Analysis on Ransomware	News Release December 4, 2025	The FinCEN issued a Financial Trend Analysis on ransomware incidents in Bank Secrecy Act (BSA) data between 2022 and 2024, which totaled more than $2.1 billion in ransomware payments. Previous FinCEN Financial Trend Analyses have focused on reported ransomware payments and incidents by the date the activity was filed with FinCEN. This report shifts the focus to the incident date of each ransomware attack and offers greater visibility into the activities conducted by ransomware actors.	FINCEN
Community Bank Leverage Ratio: Notice of Proposed Rulemaking	Bulletin November 25, 2025	The FDIC, FRB and OCC (collectively, the federal banking agencies) are requesting comment on a notice of proposed rulemaking that would relieve regulatory burden on certain qualifying community banks by revising the federal banking agencies' community bank leverage ratio (CBLR) framework to lower the CBLR requirement (equal to tier 1 capital divided by average total consolidated assets) from greater than 9 percent to greater than 8 percent. The proposal also would extend from two quarters to four quarters the length of the CBLR framework "grace period," which allows qualifying community banks that have elected to use the CBLR framework to continue to use the CBLR framework if they cease to comply with the qualifying criteria.	FDIC, FRB, OCC
Agencies Issue Final Rule to Modify Certain Regulatory Capital Standards	News Release November 25, 2025	The FDIC, FRB and OCC jointly issued a final rule that modifies certain regulatory capital standards to reduce disincentives a banking organization may have to engage in lower-risk activities, such as intermediating in U.S. Treasury markets. The final rule is substantially similar to the proposal issued in June, with changes at the depository institution level. Like the proposal, the final rule modifies certain leverage capital standards applicable to the largest and most systemically important banking organizations to serve as a backstop to risk-based capital requirements and to avoid discouraging these organizations from engaging in low-risk activities. The rule sets the standard for these bank holding companies and their depository institution subsidiaries based on each organization's overall systemic risk.	FDIC, FRB, OCC

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Streamlining the Consolidated Reports of Condition and Income (Call Report)	FIL-56-2025 December 1, 2025	The FDIC, FRB and OCC (collectively, the agencies) published the attached Federal Register notice requesting input on sources of regulatory reporting burden for institutions that file the Call Report. Please share this letter with individuals responsible for preparing the Call Report at your institution, as well as with those who use Call Report data in their current processes. Comments on the attached request for information are due on or before January 30, 2026. Comments may be submitted to any or all of the agencies by the methods described in the attached notice.	FDIC, FRB, OCC
Interagency Statement on OCC and FDIC Withdrawal from the Interagency Leveraged Lending Guidance Issuances	Press Release December 5, 2025	The FDIC and OCC (collectively "the agencies") are rescinding the "Interagency Guidance on Leveraged Lending" ("2013 Guidance"), dated March 21, 2013, and the "Frequently Asked Questions for Implementing March 2013 Interagency Guidance on Leveraged Lending" ("2014 FAQs"), dated November 7, 2014. The agencies expect banks to manage leveraged lending exposures consistent with general principles for safe and sound lending.	FDIC, OCC
National Rates and Rate Caps – December 2025	Press Release December 15, 2025	On December 15, 2020, the FDIC Board of Directors approved a Final Rule (PDF) making certain revisions to the interest rate restrictions applicable to less than well capitalized institutions (as defined in Section 38 of the Federal Deposit Insurance Act), which are effective on April 1, 2021. The interest rate restrictions generally limit a less than well capitalized institution from soliciting deposits by offering rates that significantly exceed rates in its prevailing market. The Final Rule redefined the "national rate" as the average of rates paid by all insured depository institutions and credit unions for which data is available, with rates weighted by each institution's share of domestic deposits. The "national rate cap" is calculated as the higher of: (1) the national rate plus 75 basis points; or (2) 120 percent of the current yield on similar maturity U.S. Department of the Treasury (U.S. Treasury) obligations plus 75 basis points. The national rate cap for non-maturity deposits is the higher of the national rate plus 75 basis points or the federal funds rate plus 75 basis points	FDIC

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
FDIC-Insured Institutions Reported Return on Assets of 1.27 Percent and Net Income of $79.3 Billion in Third Quarter 2025	Press Release November 24, 2025	The FDIC released the results of its latest Quarterly Banking Profile, a comprehensive summary of financial results based on reports from 4,379 insured commercial banks and savings institutions. In the third quarter 2025, insured depository institutions reported a return on assets (ROA) ratio of 1.27 percent and aggregate net income of $79.3 billion, an increase of $9.4 billion (13.5 percent) from the prior quarter. Strong net interest income growth and a reduction in provision expense, primarily related to last quarter's large bank acquisition, drove the quarterly increase in earnings.	FDIC
FDIC Issues List of Banks Examined for CRA Compliance	Press Release December 5, 2025	The FDIC issued its list of state nonmember banks recently evaluated for compliance with the Community Reinvestment Act (CRA). The list covers evaluation ratings that the FDIC assigned to institutions in September 2025. The CRA is a 1977 law that requires the FDIC to assess a bank's record of meeting the credit needs of its entire community, including those of low- and moderate-income neighborhoods, consistent with safe and sound operations.	FDIC
Governor Abbott Amends, Renews Fire Weather Conditions Disaster Proclamation in December 2025	Proclamation December 9, 2025	Governor Gregg Abbott, issued a disaster proclamation related to fire weather conditions that began on August 10, 2025, as amended and renewed in subsequent proclamations, certifying that increased fire weather conditions pose an imminent threat of widespread or severe damage, injury, or loss of life or property in several counties. The Texas Division of Emergency Management has confirmed that those same increased fire weather conditions persist in 174 counties in Texas.	TXGOV
Texas Leads Nation for 12-Month Jobs Gain	Press Release December 11, 2025	Governor Greg Abbott celebrated Texas as America's jobs leader with the largest 12-month jobs gain in the nation based on September employment data. The state also set new records for the number of Texans working, the size of the Texas labor force, and total Texas jobs.	TXGOV

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
OCC Confirms Bank Authority to Hold Certain Crypto-Assets as Principal for Purposes of Paying Crypto-Asset Network Fees	News Release November 18, 2025	The OCC confirmed permissible bank activities related to paying crypto-asset network fees. The OCC published Interpretive Letter 1186 confirming that a national bank may pay network fees, sometimes referred to as "gas fees," on blockchain networks to facilitate otherwise permissible activities and hold, as principal, amounts of crypto-assets on balance sheet necessary to pay network fees for which the bank anticipates a reasonably foreseeable need. The OCC also confirms that a national bank may hold amounts of crypto-assets as principal necessary for testing otherwise permissible crypto-asset-related platforms, whether internally developed or acquired from a third party.	OCC
Bank Secrecy Act/Anti-Money Laundering: Community Bank Minimum Bank Secrecy Act/Anti-Money Laundering Examination Procedures	Bulletin November 24, 2025	This bulletin establishes the Community Bank Minimum Bank Secrecy Act (BSA/AML) Examination Procedures (Community Bank Procedures) for BSA/AML compliance examinations and provides guidance for OCC examiners on their application. The Community Bank Procedures, effective for examinations beginning February 1, 2026, reflect the OCC's continued commitment to, and leadership on, efforts to improve the effectiveness and efficiency of the BSA/AML regime and reduce unnecessary burden on community banks.	OCC
OCC Announces Additional Actions to Support Community Banks and Reduce Regulatory Burden	News Release November 24, 2025	The OCC announced supervisory and regulatory actions to reduce burden for community banks and strengthen their service as drivers of economic growth. The OCC's actions build on previous guidance to community banks and proposed rulemakings to tailor risk-based supervision to focus on material financial risk and prioritize reforms at community banks.	OCC

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Commercial Lending: Venture Loans to Companies in an Early, Expansion, or Late Stage of Corporate Development	Bulletin December 5, 2025	The OCC updated guidance that applies to commercial loans to companies in an early, expansion, or late stage of corporate development. This bulletin refers to these loans as "venture loans." This updated bulletin provides transparency into the OCC's supervisory approach and application of existing laws, regulations, and guidance. Specifically, the updated guidance reflects the OCC's policy of not discouraging banks from engaging in prudent venture lending activities. Instead, it is the responsibility of the bank's board and management to ensure that venture loans are consistent with the bank's risk appetite, maintained within established risk limits, appropriately documented and underwritten, accurately risk-rated, and sufficiently reserved.	OCC
OCC Confirms Bank Authority to Engage in Riskless Principal Crypto-Asset Transactions	News Release December 9, 2025	The OCC confirmed permissible bank activities related to riskless principal transactions in crypto-assets. The OCC published Interpretive Letter 1188 confirming that a national bank may engage in riskless principal crypto-asset transactions as part of the business of banking. Such transactions involve a bank acting as principal in a crypto-asset transaction with one customer while simultaneously entering into an offsetting transaction with another customer. The bank serves as an intermediary and does not hold the crypto-assets in inventory, instead acting in a capacity equivalent to that of a broker acting as agent.	OCC

Industry Publications

Source	Publication
FRB	Federal Open Market Committee Minutes (December 2025)
FRB	FRB and FOMC Release Economic Projections (December 2025)
OCC	OCC Reports Mortgage Performance for Third Quarter of 2025 (December 2025)

OTHER RESOURCES
Bloomberg Business and Financial News
Consumer Financial Protection Bureau (CFPB)
FFIEC BSA/AML InfoBase
FFIEC Information Technology Handbook InfoBase
Financial Accounting Standards Board (FASB)
Financial Action Task Force (FATF)
Financial Crimes Enforcement Network (FinCEN)
The Financial Forecast Center - Discount Rate Information
Office of Foreign Assets Control, U.S. Treasury (OFAC)
Real Estate Research Center, Texas A&M University (Market Reports)
Temporary Liquidity Guarantee Program
Texas Constitution and Statutes
Texas and National Economy – Federal Reserve Bank of Dallas
The Texas Economy – Texas Comptroller
Troubled Asset Relief Program (TARP)
Uniform Bank Performance Reports (UBPR) and Users Guide

ACRONYMS AND ABBREVIATIONS

ACRONYM / ABBREVIATION	MEANING
AML	Anti-Money Laundering
ASU	Accounting Standards Update
BIS	Bank for International Settlements
BSA	Bank Secrecy Act
CFPB	Consumer Financial Protection Bureau
CFR	Code of Federal Regulations
CRA	Community Reinvestment Act
CRE	Commercial Real Estate
CSBS	Conference of State Bank Supervisors
Dodd-Frank Act	The Dodd-Frank Wall Street Reform and Consumer Protection Act
DOJ	Department of Justice
FASB	Financial Accounting Standards Board
FC	Finance Commission of Texas
FCA	Farm Credit Administration
FDIC	Federal Deposit Insurance Corporation
FDIC-OIG	FDIC Office of Inspector General

ACRONYM / ABBREVIATION	MEANING
FFIEC	Federal Financial Institutions Examination Council
FHA	Federal Housing Authority
FHFA	Federal Housing Finance Agency
FinCEN	Financial Crimes Enforcement Network
FRB (or Fed or FR)	Federal Reserve Board or Federal Reserve
FTC	Federal Trade Commission
HUD	Housing and Urban Development Department
NCUA	National Credit Union Association
OCC	Office of the Comptroller of the Currency
OFAC	Office of Foreign Asset Control
OIG	Office of Inspector General
SDN	Specially Designated National
SEC	Securities and Exchange Commission
TDB	Texas Department of Banking
TXGOV	Office of the Texas Governor
TSSB	Texas State Securities Board
Treasury	U.S. Department of Treasury