FDIC Regulatory Policy Updates and Expectations

Michael Butler–

Risk Management Supervisory Examiner

Note: The opinions expressed are those of the presenters, are intended only for informational purposes, and are not formal opinions of, nor binding on, the Federal Deposit Insurance Corporation.

FDIC
FEDERAL DEPOSIT INSURANCE CORPORATION

2025 Policy Updates

- Encourage more de novo activity so there is a healthy pipeline of new entrants in the banking sector.
- Adopt a more open-minded approach to innovation—including with respect to digital assets and blockchain.
- Update and Index Audit and Reporting Requirements and Other Regulatory Thresholds.
- Interagency Effort to Reduce Regulatory Burden.
- Guaranteeing Fair Banking for All Americans.
- Improve the Branch Approval Process.