Office of the Comptroller of the Currency

Regulatory and Supervisory Expectations

Chris Fransway, Assistant Deputy Comptroller

Office of the Comptroller of the Currency

Regulatory and Supervisory Expectations

- Jonathan Gould became 32nd Comptroller of the Currency on July 15, 2025.
- Ensure continued relevance of federal banking system
- Revisit regulatory framework and reduce regulatory burden
- Support prudent risk management that enables institutions and examiners to focus on material financial risks
- Digital assets and stablecoins, under the GENIUS Act, presents opportunity to enhance US payment systems
- Stablecoins can complement core banking functions – deposit taking, making loans, facilitating payments

Federal Banking System Key Themes

- Federal banking system remains sound.
- Commercial credit risk is increasing.
- Retail credit risk remains stable despite economic uncertainty.
- Market and liquidity risk are stable.
- Operational risk remains elevated.
- Compliance risk remains elevated.