Supervisory Update News Summary

AS OF JULY 15, 2026

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Agencies' Capital Proposals Much Advanced but Warrant Further Improvements	Press Release June 18, 2026	In a comment letter today, the Conference of State Bank Supervisors (CSBS) recommended additional measures that the federal banking agencies should take to provide community banks with a simplified regulatory capital framework as they revise the risk-based capital rules. CSBS supports the proposed goals of enhancing the risk sensitivity, consistency, and transparency of the risk-based capital framework. However, important adjustments to the proposals are necessary to promote a level playing field between large and small banking organizations.	CSBS
Community Bankers Continue Rosy Outlook Despite Concerns	Press Release July 13, 2026	Community bankers nationwide remain broadly optimistic about future economic conditions at the year's midpoint, according to the Conference of State Bank Supervisors' (CSBS) latest quarterly poll. The second quarter 2026 Community Bank Sentiment Index (CBSI) registered 129, down slightly from 131 in the previous quarter and four points below the record high of 133 reached in late 2025. Despite the modest decline, the index remains firmly in positive territory. The profitability indicator notably returned to its peak level and continued to signal higher future profitability. However, the results showed a continued decline in the momentary policy and regulatory burden indicators.	CSBS

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Enforcement Action Against Ramad Pay, Inc. for AML/CFT Violations	Press Release June 22, 2026	The Texas Department of Banking (Department), in coordination with the Colorado Division of Banking, has taken joint enforcement action against Ramad Pay, Inc. (Ramad Pay) for violations related to its anti-money laundering/countering the financing of terrorism (AML/CFT) compliance program. Ramad Pay, headquartered in Minneapolis, Minnesota, is licensed to transmit money on behalf of customers within the United States. In this Consent Order, effective June 18, 2026, Ramad Pay agreed to pay a penalty to the state agencies; correct deficiencies in its AML/CFT program; hire an independent third party to verify corrective actions in the program; and submit quarterly progress reports for up to two years to the state agencies. Ramad Pay agreed to the issuance of the Order without admitting violation of state or federal laws or regulations.	TDB
Texas Banking Commissioner Issues Consent Order Relating to C. Johnson Funeral Home	Press Release July 2, 2026	Commissioner Charles G. Cooper issued a Consent Order (Order) on June 30, 2026, relating to C. Johnson Funeral Home (Respondent) of Houston, Texas. The Order is based on the Commissioner's finding that the Respondent violated Texas Finance Code Chapter 154, by failing to timely deposit prepaid funeral benefits payments into the designated trust account, along with other violations of state laws. The Order requires Respondent to pay an administrative penalty and to comply with the requirements of Texas Finance Code Chapter 154. Respondent agreed to the issuance of the Order without admitting any violation of law.	TDB

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FASB Seeks Public Comment on Proposed Targeted Improvements to Hedge Accounting Guidance	News Release June 17, 2026	The Financial Accounting Standards Board (FASB) today published a proposed Accounting Standards Update (ASU) intended to make targeted improvements to interest rate risk hedging and net investment hedging accounting guidance. Stakeholders are encouraged to review and provide comments on the proposed ASU by August 17, 2026. During the FASB's 2025 agenda consultation project and other outreach, stakeholders acknowledged the Board's recent efforts to better align hedge accounting with the economics of entities' risk management strategies. Stakeholders emphasized three discrete issues that could be addressed through limited, targeted amendments to the guidance that would provide preparers and investors with meaningful benefits by better reflecting the economics of risk management activities.	FASB
FinCEN, Agencies Propose Rule to Implement GENIUS Act Customer Identification Program Requirement	Press Release June 18, 2026	The U.S. Department of the Treasury's Financial Crimes Enforcement Network (FinCEN), together with the OCC, the FRB, the FDIC, and the National Credit Union Administration issued a joint proposed rule to implement provisions of the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act). The GENIUS Act directs that permitted payment stablecoin issuers be treated as financial institutions under the Bank Secrecy Act and be required to maintain effective customer identification programs. The proposal seeks to provide an appropriately tailored regime that mitigates potential illicit finance risks while protecting the U.S. financial system and national security interests.	FDIC, FinCEN, FRB, OCC, NCUA

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Agencies Issue Guidance on Lending to Individuals Not Legally Authorized to Work in the United States	Press Release July 13, 2026	The OCC, the FDIC, and the National Credit Union Administration issued guidance to remind supervised financial institutions of their existing obligations with respect to credit risk management, particularly as it relates to borrowers who are not legally authorized to work in the United States. As the guidance discusses, lending to individuals who are not legally authorized to work in the United States may present elevated credit risk because a borrower's ability to generate income, maintain employment, and remain financially stable may be subject to greater uncertainty. Among other things, the guidance advises financial institutions to identify, measure, monitor, and control these risks through safe and sound underwriting practices that assess a borrower's willingness and capacity to repay according to the terms of the credit obligation.	FDIC, OCC, NCUA
FDIC Board Approves Proposal to Amend Regulations Regarding the Disclosure of Information	Press Release June 25, 2026	The FDIC Board of Directors approved a notice of proposed rulemaking to amend Part 309 of its regulations governing the disclosure of confidential information by the FDIC and other entities. The proposal would provide additional flexibility for insured depository institutions (IDIs) by expanding their ability to share confidential information without prior FDIC approval. Under the FDIC's current regulations, IDIs must seek the prior approval of the FDIC in order to disclose confidential FDIC information to third parties, including their attorneys, accountants, auditors, and other partners. The proposed rule would permit IDIs to share information with these and certain other parties without first obtaining FDIC authorization, so long as the information is being shared for a business purpose and both parties have entered into a confidentiality agreement.	FDIC

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
FDIC Board Approves Proposal to Revise Deposit Insurance Assessment Thresholds, Rate Schedules, and Adjustments	Press Release June 25, 2026	The FDIC approved a notice of proposed rulemaking (FIL-31-2026) that would revise the FDIC's assessment regulations for all FDIC-insured institutions. First, the proposal would increase the threshold used for determining a small and large institution for purposes of the FDIC's assessment regulations from $10 billion to $30 billion in assets and periodically adjust such threshold pursuant to an indexing methodology. The proposal also would decrease the initial base assessment rate schedules for all institutions, in recognition of the recent growth in the Deposit Insurance Fund (DIF) and the reserve ratio. Specifically, the proposal would decrease initial base deposit insurance assessment rate schedules by two basis points for small institutions and by one basis point for institutions meeting the proposed definition of a large institution or that are highly complex. FDIC staff have prepared assessment rate calculators available on the FDIC's website to allow institutions to estimate their assessment rate under the proposed changes	FDIC
FDIC Board Approves Proposal to Amend Resolution Submissions by Covered Insured Depository Institutions	Press Release June 25, 2026	The FDIC Board of Directors (Board) today approved a notice of proposed rulemaking FIL-30-2026 that would revise the resolution submission requirements that currently apply to insured depository institutions (IDIs) with $50 billion or more in total assets. The proposal would significantly streamline filing requirements to focus on the information that most directly supports the FDIC's readiness to resolve the institution in a cost-effective manner. The proposal would also raise the asset threshold for determining whether an IDI is subject to the rule, from $50 billion to $100 billion and provide for automatic future adjustments using an indexing methodology. In addition, the proposal would move all covered IDIs to a three-year cycle for filing submissions.	FDIC

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FDIC Publishes May Enforcement Actions	Press Release June 26, 2026	The FDIC published a list of orders of administrative enforcement actions taken against banks and individuals in May 2026. There are no administrative hearings scheduled for July 2026. The FDIC issued 22 orders and one adjudicated decision and order in May 2026. The administrative enforcement actions in those orders consisted of one order to pay civil money penalty; one consent order; five orders terminating consent orders; one combined order of prohibition and order for restitution; seven orders of prohibition; six orders terminating a total of 102 Section 19 waiver orders; one order of acceptance of voluntary termination of insured status; and one decision and order.	FDIC
FDIC Issues List of Banks Examined for CRA Compliance	Press Release July 2, 2026	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 April 2026. 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. As part of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), Congress mandated the public disclosure of an evaluation and rating for each bank or thrift that undergoes a CRA examination on or after July 1, 1990.	FDIC
Agencies Release List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies	Press Release June 30, 2026	Federal bank regulatory agencies released the 2026 list of certain geographies where certain bank activities are eligible for Community Reinvestment Act (CRA) credit. Under the CRA, the agencies assess a bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations. The list released by the agencies includes distressed or underserved nonmetropolitan middle-income geographies where revitalization or stabilization activities are eligible to receive CRA consideration. The designations reflect local economic conditions, including unemployment, poverty, and population changes. Previous years' lists and criteria for designating these areas are available here.	FDIC

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FFIEC Statement on Promoting De Novo Depository Institution Formation	Announcement June 29, 2026	The FFIEC is issuing this statement to reaffirm support for the formation of new (de novo) depository institutions. The number of depository institutions in the U.S. has fallen steadily over the past three decades while the overall banking system has grown significantly in asset size. Since the financial crisis of 2008, the number of de novo formations has stagnated, which contributes to the declining number of depository institutions. Further, based on industry feedback, the FFIEC member entities understand that unnecessary delays, costs, or unpredictability in application processes may discourage potential organizers from seeking to form new depository institutions.	FFIEC
UBPR Loan Nomenclature and Other Changes	Announcement 2020-06 July 9, 2026	The FFIEC member agencies will implement several changes to the Uniform Bank Performance Report on or shortly after August 10, 2026. These revisions, led by the Task Force on Surveillance Systems, include updates to UBPR loan category nomenclature and minor modifications to the Liquidity and Funding page. More information can be found here.	FFIEC
Federal Reserve Board Requests Comment on a Proposal to Amend its Requirements for Banks to Maintain Anti-Money Laundering Programs	Press Release July 7, 2026	The FRB requested comment on a proposal to amend its requirements for banks to maintain anti-money laundering programs. The amendments are intended to align with changes to anti-money laundering program requirements separately proposed by four other agencies. Among other changes, the proposal would require banks to focus their anti-money laundering resources on risk, with more attention given to higher-risk customers and activities. The proposed amendments would also require banks to incorporate the Financial Crimes Enforcement Network's anti-money laundering priorities into their risk assessment processes. Under the proposal, once a bank has established an anti-money laundering program, the Federal Reserve would focus supervision and enforcement activities on significant failures to implement the program.	FRB

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Governor Abbott Amends, Renews Drought Disaster Proclamation in June 2026	Proclamation June 16, 2026	Governor Greg Abbott amended and renewed the disaster proclamation issued on July 8, 2022, certifying that exceptional drought conditions posed a threat of imminent disaster in several counties; and the Texas Division of Emergency Management has confirmed that those same drought conditions persist in certain counties in Texas. The proclamation authorizes the use of all available resources of state government and of political subdivisions that are reasonably necessary to cope with this disaster.	TXGOV
Governor Abbott Amends, Renews Flooding Disaster Proclamation in June 2026	Proclamation June 16, 2026	Governor Greg Abbott amended and renewed the disaster proclamation issued on July 4, 2025, certifying that the heavy rainfall and flooding event that began on July 2, 2025, that included heavy rainfall and flash flooding, caused widespread and severe property damage, injury, or loss of life in several counties. Those counties include Bandera, Bexar, Burnet, Caldwell, Coke, Comal, Concho, Edwards, Gillespie, Guadalupe, Hamilton, Kendall, Kerr, Kimble, Kinney, Lampasas, Llano, Mason, Maverick, McCulloch, Menard, Real, Reeves, San Saba, Schleicher, Sutton, Tom Green, Travis, Uvalde, and Williamson counties. The proclamation authorizes the use of all available resources of state government and of political subdivisions that are reasonably necessary to cope with this disaster.	TXGOV
Governor Abbott Renews Border Security Disaster Proclamation in June 2026	Proclamation June 16, 2026	Governor Greg Abbott amended and renewed the disaster proclamation issues on May 31, 2021, certifying that the surge of individuals unlawfully crossing the Texas/Mexico border posed an ongoing and imminent threat of disaster for a number of Texas counties and for all state agencies affected by this disaster. The proclamation authorizes the use of all available resources of state government and of political subdivisions that are reasonably necessary to cope with this disaster.	TXGOV

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Governor Abbott Announces Federal Funding to Strengthen NWS Inspection Capacity	Press Release June 17, 2026	Governor Greg Abbott today announced pre-award approval of a cooperative agreement with the United States Department of Agriculture (USDA) APHIS Veterinary Services that unlocks immediate federal funding for the Texas Animal Health Commission (TAHC) to hire additional inspectors and strengthen the state's New World screwworm (NWS) response. The announcement will help us ensure we have ample strategies and resources to identify and combat this pest. I'm so grateful to have a partner in Governor Abbott who is focused on delivering for all Texans, as we continue to respond to this current situation, and eradicate New World screwworm forever.	TXGOV
Governor Abbott Issues Disaster Declaration for Texas Severe Weather	Press Release July 14, 2026	Governor Greg Abbott today directed the Texas Division of Emergency Management (TDEM) to continue 24-hour operations at the Texas State Emergency Operations Center (SOC) at Level II (Escalated Response) to support the state's ongoing response to severe storms and flash flooding. Additionally, the Governor issued a disaster declaration for 59 Texas counties as severe storms continue to threaten the state. Additional counties may be added as conditions warrant. "The protection of Texans is my top priority," said Governor Abbott. "As severe storms and the threat of dangerous flash flooding continue across the state, this disaster declaration ensures we can rapidly deploy state resources to support local communities. Texas is positioned to respond quickly and effectively. I urge all Texans in affected areas to monitor local weather forecasts, avoid driving through flooded roadways, and have emergency supplies ready."	TXGOV

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Treasury Targets Criminal Facilitators Behind CJNG's Cross-Border Fuel Smuggling Schemes	Press Release June 30, 2026	The Department of the Treasury's Office of Foreign Assets Control (OFAC) and Financial Crimes Enforcement Network (FinCEN) announced multiple actions combatting fuel smuggling schemes linked to Cartel de Jalisco Nueva Generacion (CJNG), a violent drug cartel designated under both counternarcotics and counterterrorism authorities. OFAC has sanctioned two Mexican nationals and nine entities tied to a CJNG-linked fuel theft scheme—involving cross-border smuggling, falsified customs documents, and shell companies—to evade Mexican taxes while generating tens of millions of dollars annually for the cartel. In addition, FinCEN issued a supplemental Alert providing additional guidance on financial typologies and red flags indicative of CJNG and other Mexico-based transnational criminal organizations (TCOs) smuggling fuel from the United States into Mexico in schemes involving Mexican tax evasion.	Treasury, FinCEN

INDUSTRY PUBLICATIONS

SOURCE	PUBLICATION
FDIC	National Rates and Rate Caps (June 2026)
FFIEC	2025 Data on Mortgage Lending (June 2026)
FRB	Beige Book (July 2026)
FRB	FOMC Minutes (June 2026)
FRB	Annual Bank Stress Test (June 2026)
FRB	2025 Triennial Payment Study (July 2026)
FRB-Dallas	Texas Employment Forecast (June 2026)

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