New Banking Regulations 2025 -2030

Below is a set of key banking‐industry regulations (plus related data/security/sustainability laws) that must be in place by 2030, listing their jurisdictions, scopes, and firm implementation deadlines:

| **Regulation & Scope** | **Juris -diction** | **Description & Key Requirements** | **Implementation Date(s)** |
| --- | --- | --- | --- |
| **CFPB Section 1071** – Small Business Lending Data Collection | United States | Requires covered lenders to collect/report demographic and loan‐level data on small-business loans. Three tiers based on origination volume determine when to start compliance and first‐filing deadlines. [cooley.com](https://www.cooley.com/news/insight/2025/2025-06-25-cfpb-issues-interim-final-rule-extending-small-business-lending-rule-compliance-deadlines?utm_source=chatgpt.com) | • **Tier 1**: Begin compliance July 1, 2026 (first filing June 1, 2027) |
| • **Tier 2**: Begin compliance January 1, 2027 (first filing June 1, 2028) |  |  |  |
| • **Tier 3**: Begin compliance October 1, 2027 (first filing June 1, 2028) |  |  |  |
| **FDIC Signage & Advertising Rule (12 CFR 328.4/328.5)** – Digital Channels & ATMs | United States | Mandates display of FDIC’s official digital sign on insured depository institutions’ websites, mobile apps, and ATMs. Originally May 1, 2025; postponed to address implementation feedback. [fdic.gov](https://www.fdic.gov/news/press-releases/2025/fdic-board-directors-approves-delay-compliance-date-certain-provisions?utm_source=chatgpt.com)[consumerfinancemonitor.com](https://www.consumerfinancemonitor.com/2025/03/05/fdic-further-delays-fdic-insurance-sign-compliance-date-for-atms-and-digital-channels/?utm_source=chatgpt.com) | **March 1, 2026** (for digital channels & ATMs) |
| **Digital Operational Resilience Act (DORA)** – ICT Disruption Resilience | European Union | Establishes ICT risk-management, incident-reporting, and testing requirements for banks, insurers, and other financial entities to withstand cyber and tech disruptions. [eiopa.europa.eu](https://www.eiopa.europa.eu/digital-operational-resilience-act-dora_en?utm_source=chatgpt.com) | **January 17, 2025** |
| **6th Anti-Money Laundering Directive (AMLD 6)** | European Union | Extends AML/CFT rules, enhances beneficial-ownership registers, and broadens inspection powers. Member states must transpose into national law. [dlapiper.com](https://www.dlapiper.com/en-at/insights/publications/global-anti-corruption-perspective/new-eu-anti-money-laundering-rules-what-to-know?utm_source=chatgpt.com) | **By July 10, 2027** (latest transposition deadline) |
| **Markets in Crypto-Assets Regulation (MiCA)** | European Union | Comprehensive framework for crypto-asset services (custody, issuance, trading), including stablecoins. [en.wikipedia.org](https://en.wikipedia.org/wiki/Markets_in_Crypto-Assets?utm_source=chatgpt.com) | **Fully applicable since December 30, 2024** |
| **Basel III “Endgame”** – Final Capital & Liquidity Reforms | Global / United States | Raises capital floors, leverage, and market-risk requirements to strengthen bank loss-absorbing capacity. [pwc.com](https://www.pwc.com/us/en/industries/financial-services/library/basel-iii-endgame.html?utm_source=chatgpt.com) | **Effective July 1, 2025**, with a three-year phase-in through **June 30, 2028** |
| **Fundamental Review of the Trading Book (FRTB)** – Market-Risk Reforms | European Union | Revises market-risk capital rules under Basel III. Most EU rules effective January 1, 2025; FRTB component was delayed one year. [reuters.com](https://www.reuters.com/business/finance/eu-says-delay-core-element-basel-bank-capital-rules-2024-06-18/?utm_source=chatgpt.com) | **January 1, 2026** |
| **EU AI Act** – Risk-Based AI System Requirements | European Union | Classifies AI systems by risk level, prohibiting “unacceptable risk” uses and imposing obligations on high-risk systems (e.g., governance, transparency, human oversight). [goodwinlaw.com](https://www.goodwinlaw.com/en/insights/publications/2024/10/insights-technology-aiml-eu-ai-act-implementation-timeline?utm_source=chatgpt.com) | • **In force** August 1, 2024 |
| • Prohibitions start February 2025 |  |  |  |
| • Full compliance for high-risk systems by **2027** |  |  |  |
| **EU Data Act** – Access & Portability of IoT-Generated Data | European Union | Governs use and sharing of data produced by connected devices, preventing vendor lock-in and fostering competition. [skadden.com](https://www.skadden.com/insights/publications/2025/06/eu-data-act?utm_source=chatgpt.com) | **Provisions applicable September 12, 2025** |
| **Corporate Sustainability Reporting Directive (CSRD)** – ESG & Sustainability Disclosures | European Union | Expands non-financial reporting: |  |

1. Large public-interest entities (FY 2024) → report in 2025
2. Other large companies (FY 2025) → report in 2026
3. Listed SMEs & certain institutions (FY 2026) → report in 2027
4. Non-EU companies (FY 2028) → report in 2029 [plana.earth](https://plana.earth/academy/timeline-csrd?utm_source=chatgpt.com)[sweep.net](https://www.sweep.net/blog/navigating-csrd-the-implementation-timeline?utm_source=chatgpt.com) | Phased:  
   • **Jan 1, 2024** (report FY 2024 in 2025)  
   • **Jan 1, 2025** → report FY 2025 in 2026  
   • **Jan 1, 2026** → report FY 2026 in 2027  
   • **Jan 1, 2028** → report FY 2028 in 2029 |  
   | **IFRS S2** – Climate-Related Financial Disclosures | Global | Establishes requirements for reporting climate-related risks and opportunities in annual financial reports. [iasplus.com](https://www.iasplus.com/en/standards/ifrs-sds/ifrs-s2?utm_source=chatgpt.com) | **Applies to reporting periods beginning on or after January 1, 2024** |

**By 2030**, all the above—spanning prudential, consumer‐protection, digital-resilience, sustainability, and emerging-tech rules—will be in full effect across major banking jurisdictions, ensuring a robust, transparent, and ethically-aligned financial ecosystem.