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[ October 20, 2025 ]

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OCC developing operational resilience standards proposed rule for critical operations

## OCC developing operational resilience standards proposed rule for critical operations

🕒 October 25, 2024

📁 OCC

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Operational resilience standards for critical operations at banks will be the subject of a forthcoming advance notice of proposed rulemaking (ANPR), the leader of the Office of the Comptroller of the Currency (OCC) said Friday.

In a speech before the CFA Institute Systemic Risk Council (CFA SRC), Acting Comptroller of the Currency Michael Hsu indicated that operational resilience of banking services are critical to the functioning of the financial system. He termed those critical operations.

He cited the addressing of cyber risk as an example of resilience.

“While a cyber attack has not yet crippled a critical operation and caused financial instability, there is broad agreement that one could and that preparations need to be made accordingly,” Hsu said.

“By design, good risk identification processes should result in overinclusive lists,” Hsu said. Done right, that should then give rise to the challenge of figuring out what to prioritize and focus on.”

In other comments, Hsu said that the financial history of the country “suggests that systemic risks can build during periods when the line between banking and commerce blurs.”

### TODAY

With burgeoning volume, Fed considering new ‘payment accounts’ offering some, not all, benefits of agency services

🕒 October 21, 2025

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New “payment accounts” – referred to by a key sponsor as “skinny master accounts” – are under consideration by the Federal Reserve to deal with the anticipated influx of digital assets and other pressures on the payment systems, a Fed [...]



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Public hearing on NCUA budget set for Nov. 6; comment period

He added that, today, risks in private credit, banking supply chains, and, possibly, mortgage servicing —“areas that are being closely monitored by regulators” —are associated with that blurring.

Acting Comptroller of the Currency Michael J. Hsu Remarks Prepared for the CFA Institute Systemic Risk Council



extended

🕒 October 20, 2025    💬 0

A public hearing on the proposed 2026-2027 budget of the National Credit Union Administration (NCUA) is slated for 1 p.m. eastern Nov. 6. The deadline for comments from the public has also been extended from Oct. 24 to Nov. 7, [...]

UPDATED: Credit union regulator joins bank brethren in aiming to codify elimination of ‘reputation risk’

🕒 October 20, 2025    💬 0

Updated for published Federal Register notice and comment deadline. Codifying the elimination of reputation risk from the supervisory program of the federal credit union regulator is the aim of a notice of proposed rulemaking unveiled Monday by the agency. The [...]



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Online Banks Blog

New national bank, based in Ohio and expected to focus on ‘digital asset activities,’ earns charter

🕒 October 17, 2025    💬 0

A new bank, focusing on digital assets, will soon appear in Columbus, Ohio, following the conditional approval of a “de novo” national bank charter, the national bank regulator said Thursday. Erebor Bank was granted the conditional approval of a national [...]



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New non-discrimination post in Spanish include phrase on

# Trump order about English as ‘official language’

🕒 October 17, 2025    💬 0

With no hint of irony, new posters in Spanish aimed at promoting non-discrimination in housing lending will now include the phrase “Como se describe en la Orden Ejecutiva 14224, el inglés es el idioma oficial de los Estados Unidos,” which [...]

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