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RegAdvisor Pro Briefing

Q2 2023

July 13, 2023



Agenda

- Introduction
- ROC Quarterly Data
- RegAdvisorPro Update
 - ACH
 - BSA
 - CRA
 - Compliance
 - IT
 - Safety & Soundness
 - Other

Presenting today

Donna Cameron, CRCM, CCBCO

Senior Regulatory Compliance Expert

- 25+ years in the industry
- Former Compliance/BSA Officer
- Oversees development and delivery of Mitrastech's/Continuity's RegAdvisor®**Pro**, RegAdvisor®**State**, and RegAdvisor®**EA** Alerts and Reg**Facts** briefings



This session will be recorded

Please note:



Clients will have access to the slides and recording in the “Webinars” section of the Support Center on the Continuity platform. Please feel free to share the presentation with peers who were unable to attend today. *(Note: As shown below, this can be done via the “Review RegAdvisor Briefing Webinar” RegControl in the Continuity Training Webinars SmartFolder, which is updated within a week of the webinar.)*



Review RegAdvisor Briefing Webinar

Copy Control New ToDo

This Control allows employees to watch Continuity's RegAdvisor Briefing webinar.

OFF Review RegAdvisor Briefing Webinar

  Every Quarter from 2021-02-16

 (no assignees) 

Questions?

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Please submit your questions through the “Help” feature on the platform.

Guests:

Please enter your questions in the Q&A box on your screen and a representative will answer all questions after the webinar.



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Regulatory Change	✓				✓
Compliance	✓				✓
Enterprise Risk	✓				✓
IT Risk	✓				✓
Cyber Risk			✓		✓
Vendor Risk	✓		✓		✓
Policy	✓			✓	✓
MRM			✓		✓
EUC			✓		✓
TAP Workflow Automation	✓	✓	✓	✓	✓

RegAdvisor[®] Pro Update

Poll 1:

Do you think your organization could benefit from any of our other GRC Solutions?

- **Yes, tell me more**
- **I don't think so**
- **Not sure**

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Poll 2:

Is MRM a topic of discussion at your organization?

- **Yes**
- **No**
- **Not sure**

RegFacts

Weekly RegFacts briefings are located in the Support Center on the platform.

A summary video is also included in Mitratesch's *Monthly Digest*.

These briefings contain the latest actionable information from our team of experts.

The logo for RegFacts, with 'Reg' in dark blue and 'Facts' in green.

Weekly Updates Provided By

The logo for Continuity, with 'Continuity' in dark blue and 'MITRATECH' in smaller dark blue letters below it. The letter 'u' in 'Continuity' is stylized with a green arrow pointing upwards.

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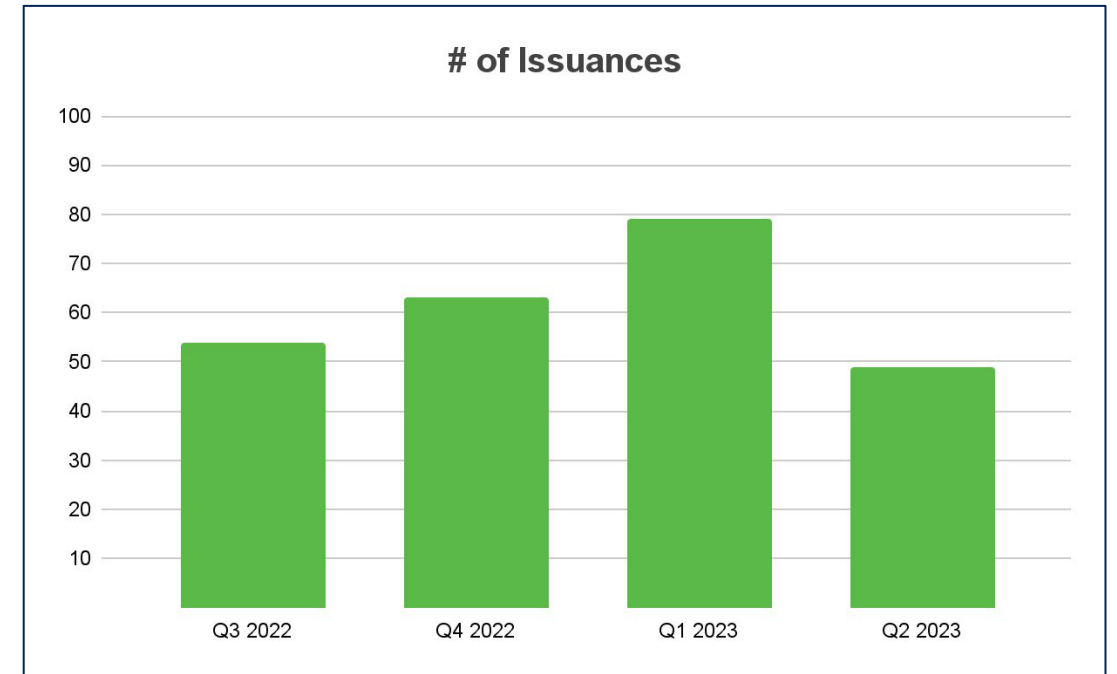
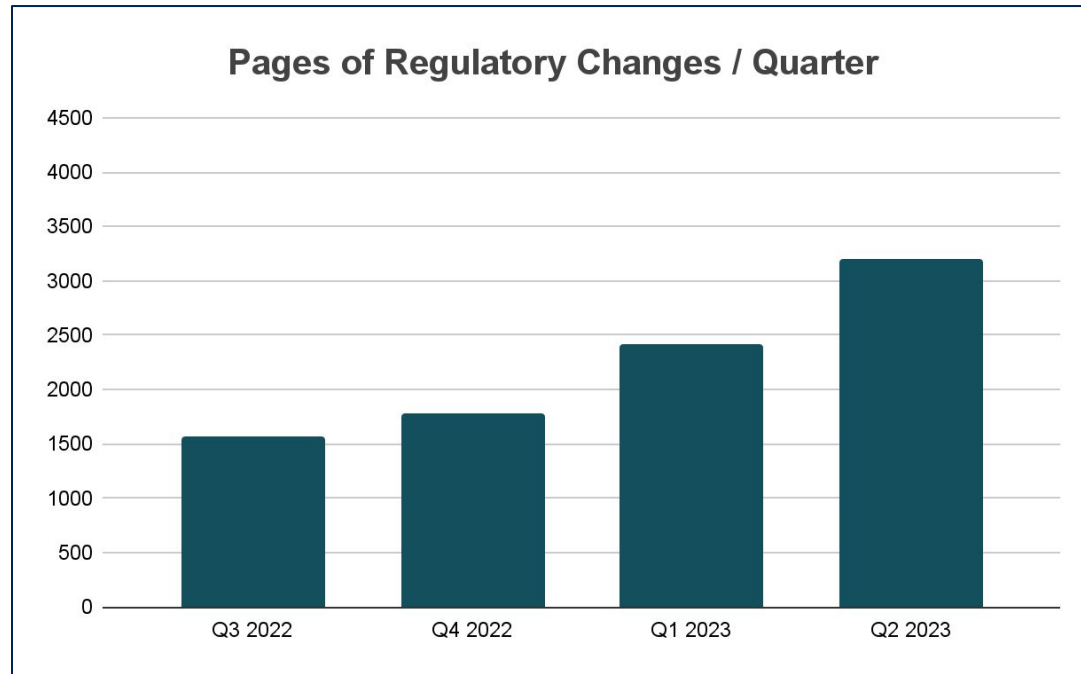


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ROC Data



ROC Quarterly Data



Average Q2 Compression Rate = 93%

RegAdvisorEA

April 1, 2023 - June 30, 2023

- 22 Enforcement Action Alerts issued
- 7 EAs included action taken against an individual
- \$83.2 million total penalties imposed (12 EAs resulted in penalties)

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RegAdvisor Pro Analysis

ACH



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No final rules

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Proposed rules

5/3 - [ACH Risk Management](#) - comments due 6/16/2023

Nacha issued nine proposed Rules amendments.

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Other items

5/3 - [ACH Risk Management: Requests for Information](#)

Nacha issued requests for information on four risk management topics.

Comments due 6/30/2023

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BSA/OFAC



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Final rules

5/18 - [South Sudan Sanctions Regulations](#)

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No proposed rules

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Other items

4/21 - [FinCEN Renews and Expands Real Estate Geographic Targeting Order - April 2023](#)

FinCEN renewed a Geographic Targeting Order that was scheduled to expire on 4/24/2023. The new expiration date is 10/21/2023.

Beginning on May 24, 2023, the target areas will be expanded to include Litchfield County in Connecticut and several counties in Colorado.

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Other items

5/19 - [FinCEN Urges Continued Vigilance for Potential Russian Export Control Evasion Attempts](#)

FinCEN, together with the Commerce Department's Bureau of Industry and Security (BIS), urged financial institutions to continue to be vigilant against efforts to evade export controls imposed by the BIS in connection with the Russian Federation's further invasion of Ukraine.

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Other items

6/29 - [Changes to FATF Lists - June 2023](#)

The FATF issued a statement reiterating that “all jurisdictions should be vigilant to current and emerging risks from the circumvention of measures taken against the Russian Federation in order to protect the international financial system.” The FATF noted that the suspension of the Russian Federation’s membership is still in effect.

The FATF also announced updated lists of jurisdictions with strategic anti-money laundering, combating the financing of terrorism, and combating weapons of mass destruction proliferation financing (AML/CFT/CPF) deficiencies.

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Issuance	RegControls/Support Center Articles
FinCEN Renews and Expands Real Estate Geographic Targeting Order - April 2023	Assess BSA/AML/OFAC Risk
FinCEN Urges Continued Vigilance for Potential Russian Export Control Evasion Attempts	Report a Potential Suspicious Activity

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CRA



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No final or proposed rules

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Other items

5/19 - [Host State Loan-to-Deposit Ratios - 2023](#)

The FDIC, FRB, and OCC issued updated host state loan-to-deposit ratios. These ratios are used to determine compliance with rules prohibiting the acquiring or establishing of interstate branches primarily for deposit production.

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Other items

6/23 - 2023 List of Distressed or Underserved Middle-Income Geographies

The Federal banking agencies issued the 2023 list of distressed or underserved nonmetropolitan middle-income geographies. Examiners will review a bank's activities in listed geographies to determine whether they qualify as "community development" and are eligible for CRA credit.

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Issuance	RegControls/Support Center Articles
Host State Loan-to-Deposit Ratios - 2023	Monitor Statewide Loan-to-Deposit Ratios Review Statewide Loan-to-Deposit Ratio MISC: What is a "home state"?
2023 List of Distressed or Underserved Middle-Income Geographies	Determine Community Development Investment Status Determine Community Development Loan Status

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Compliance



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Final rules

5/11 - Facilitating the LIBOR Transition Consistent with the LIBOR Act (Regulation Z)

5/31 - Small Business Lending under the Equal Credit Opportunity Act (Regulation B)

Facilitating the LIBOR Transition Consistent with the LIBOR Act (Regulation Z)

When - Published 5/11; effective 5/15/2023; comments due 6/12/2023

Who - Organizations subject to Regulation Z

What - Amendments

Why - To conform Regulation Z with the LIBOR Act

How - The CFPB issued an interim final rule to align Regulation Z with the LIBOR Act. Amendments include revising the language used to define replacement indices and adding references to a 12-month replacement index to the list of indices that meet Regulation Z standards.

Small Business Lending under the Equal Credit Opportunity Act (Regulation B) - “1071 Rule”

When - Published 5/31; effective dates depend on “tier”

Who - Organizations that originate covered loans

What - Data collection and reporting rule

Why - Mandated by Section 1071 of the Dodd-Frank Act

How - The CFPB amended Regulation B to implement changes to the Equal Credit Opportunity Act made by section 1071 of the Dodd-Frank Act. The rule requires covered financial institutions to collect and report small business credit application data, including for applications submitted by minority- and women-, and LGBTQI+-owned businesses.

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Poll 4:

Has your institution determined whether the 1071 rule applies, and if so, which tier you are in?

Yes - tier 1 (compliance date 10/1/2024)

Yes - tier 2 (compliance date 4/1/2025)

Yes - tier 3 (compliance date 1/1/2026)

Yes - Rule doesn't apply to us

Status has not yet been determined

Not sure whether this has been determined yet

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Proposed rules

4/24 - [FTC Negative Option Rule](#) (comments due 6/23/2023)

5/11 - [Residential Property Assessed Clean Energy Financing \(Regulation Z\)](#)
(comments due 7/26/2023)

6/21 - [Quality Control Standards for Automated Valuation Models](#) (comments due 8/21/2023)

6/29 - [Prior Express Consent Under the Telephone Consumer Protection Act](#)
(comments due 8/14/2023)

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Other items

4/26 - FDIC Guidance on Charging Overdraft Fees for Authorize Positive, Settle Negative Transactions

The FDIC issued guidance to help supervised institutions identify and manage the consumer compliance risks associated with assessing overdraft fees on a transaction that was authorized against a positive balance but settled against a negative balance. These risks include potential violations of the “unfair” prong of both the Dodd-Frank Act’s UDAAP provisions and Section 5 of the Federal Trade Commission Act (UDAP).

6/16 - FDIC Guidance on Multiple Re-Presentment NSF Fees

The FDIC updated its August 2022 guidance on multiple re-presentment NSF fees to clarify that the FDIC does not expect institutions to conduct a lookback review for restitution unless there is a “likelihood of substantial consumer harm”, which is not defined.

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Other items

4/26 - [OCC Guidance on Overdraft Protection Programs: Risk Management](#)

The OCC issued Bulletin 2023-12 to help supervised institutions identify and manage the risks associated with overdraft protection programs.

The bulletin primarily focuses on the risk of violating prohibitions against unfair or deceptive acts or practices that results from “authorize positive, settle negative” transactions and fees associated with the representment of a transaction after the transaction was returned for non-sufficient funds.

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Other items

5/1 - [CFPB Advisory Opinion: Time-Barred Debt \(Regulation F\)](#)

The CFPB issued an advisory opinion to affirm that the Fair Debt Collection Practices Act and its implementing Regulation F prohibit a debt collector from suing or threatening to sue a consumer to collect a time-barred debt.

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Other items

6/28 - [Small Business Lending Data Collection Rule FAQs](#)

The CFPB issued 21 FAQs related to the Small Business Lending Rule.

Issuance	RegControls/Support Center Articles
<p>Small Business Lending Data Collection under the Equal Credit Opportunity Act (Regulation B)</p>	<p>Determine Financial Institution's Small Business Lending Data Collection & Reporting Status</p> <p>Determine Extension of Credit Small Business Status</p> <p>REG B (ECOA): How is Continuity assisting clients with the Small Business Lending rule?</p> <p>REG B (ECOA): Which financial institutions are covered under the Small Business Lending rule?</p> <p>REG B (ECOA): What is a covered credit transaction under the Small Business Lending rule?</p> <p>REG B (ECOA): What is a unique identifier under the Small Business Lending rule?</p>

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IT



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No final or proposed rules

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Other items

6/26 - [OCC Cybersecurity Supervision Work Program](#)

The OCC recently developed and distributed the Cybersecurity Supervision Work (CSW) Program for use by examiners. The CSW updates the OCC's approach to cybersecurity assessment as part of the agency's bank supervision.

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Safety & Soundness



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Final Rules:

- 5/11 - Regulation A: Extensions of Credit by FRBs
Regulation D: Reserve Requirements of Depository Institutions

Regulation A: Extensions of Credit by FRBs

Regulation D: Reserve Requirements

When - Published and effective 5/11

Who - Organizations that use Federal Reserve accounts

What - Rate increases

Why - To reflect increase in Fed funds target range

How - The Federal Reserve Board increased rates for primary and secondary credit as well as interest rates paid on FRB balances.

Regulations A and D were amended to reflect these changes.

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Other Items

4/12 - [CFPB Policy Statement on Abusive Acts or Practices](#)

The CFPB issued a policy statement to define conduct that may be “abusive” as defined by the Consumer Financial Protection Act. The statement also provides a framework that can be used to evaluate whether an act or practice is abusive.

Comments due 7/3/2023

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Other Items

4/25 - [NCUA: Climate-related Financial Risk](#)

The NCUA requested input on current and future climate-related risks to federally insured credit unions (FICUs) and the National Credit Union Share Insurance Fund.

The NCUA also sought input on the development of potential future guidance, regulation, reporting requirements, and/or supervisory approaches for FICUs' management of climate-related financial risks.

Comments due 6/26/2023

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Other Items

4/26 - [Joint Statement on Completing the LIBOR Transition](#)

The CFPB, FDIC, Federal Reserve, NCUA, and OCC, together with state bank and credit union regulators issued a joint statement to remind supervised institutions that U.S. dollar (USD) LIBOR panels will end on June 30, 2023, and to reiterate the Agencies' expectation that institutions with USD LIBOR exposure should complete their transition of remaining LIBOR contracts as soon as practicable.

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Other Items

4/27 - [Interagency Statement on Allowances for Credit Losses](#)

The FDIC, Federal Reserve, NCUA, and OCC revised their 2020 policy statement on allowances for credit losses to remove references to troubled debt restructurings and to correct a footnote.

All other provisions of the 2020 statement are unchanged.

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Other Items

5/10 - [CFPB Circular 2023-02: Reopening Deposit Accounts that Consumers Previously Closed](#)

The CFPB advised that a financial institution risks violating UDAP's "unfair" prong if the institution unilaterally reopens a consumer's deposit account to process transactions after the consumer has closed the account. The CFPB refers to such reopened accounts as "fake accounts".

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Other Items

5/25 - [OCC "Liquidity" Booklet Updated](#)

6/22 - [OCC Updates "Asset Management" Booklet](#)

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Other Items

6/9 - [Interagency Guidance on Third-Party Relationships: Risk Management](#)

The Federal Reserve Board, FDIC, and OCC issued joint guidance on managing the risks associated with third-party relationships. The guidance provides examples of sound risk management practices over the entire life cycle of a third-party relationship.

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Other Items

6/14 - [FCA Exam Manual Updates to Address CECL](#)

The FCA updated the Risk Identification and High-risk Asset Accounting and Reporting guidance which is part of its examination manual. The updates were made to address new CECL terminology and remove guidance related to Troubled Debt Restructures. These updates do not change existing requirements or impose new ones.

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Issuance	RegControls/Support Center Articles
Interagency Guidance on Third-Party Relationships: Risk Management	Assess Vendor Risk Evaluate a Potential New Vendor Review a New Contract Review Vendor Performance & Existing Contract

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Other



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No final rules

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Proposed rules

5/22 - [FDIC Special Assessments](#) (Comments due 7/21/2023)

5/31 - [NCUA: Charitable Donations Account](#) (Comments due 7/31/2023)

6/29 - [NCUA: Minority Depository Institution Preservation Program](#) (Comments due 8/28/2023)

6/29 - [FTC: Premerger Notification; Reporting and Waiting Period Requirements](#)
(Comments due 8/28/2023)

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Other Items

- 4/24 - [FDIC Guidance on Helping Victims of Severe Weather in Indiana](#)
- 4/28 - [FDIC Guidance on Helping Victims of Severe Weather in Oklahoma](#)
- 5/5 - [FDIC Guidance on Helping Victims of Severe Weather in Florida](#)
- 6/2 - [FDIC Guidance on Helping Victims of Typhoon Mawar in Guam](#)

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Other Items

5/25 - OCC Enforcement Action Manual Revised

**6/9 - OCC Request for Information on Annual Consumer Trust in Banking Survey -
comments due 10/10/2023**

The OCC requested information on an annual survey it is developing to measure consumers' trust in banking and bank supervision. Comments are specifically requested on the scope of the survey, components and drivers of trust, and ways to track and analyze trust over time.

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Other Items

6/22 - [NCUA Rescinds Most COVID-19 Guidance](#)

In response to the end of the federal government's COVID-19 public health emergency, the NCUA rescinded many of its pandemic-related guidance documents.

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Other Items

6/22 - [FCA Updates Financial Institution Rating System Manual](#)

The FCA updated the Financial Institution Rating System (FIRS) section of the agency's examination manual. Two new qualitative factors were added under the Management component: director elections & qualifications, and standards of conduct, whistleblower, and criminal referral. These topics were formerly addressed as part of the corporate governance qualitative factor. They have now been elevated to standalone qualitative factors.

Semiannual regulatory agenda - CFPB

Agency Rule List - Spring 2023

Consumer Financial Protection Bureau

Agency	Agenda Stage of Rulemaking	Title	RIN
CFPB	Prerule Stage	Overdraft Fees	3170-AA42
CFPB	Prerule Stage	Fair Credit Reporting Act Rulemaking	3170-AA54
CFPB	Prerule Stage	Fees for Insufficient Funds	3170-AB16
CFPB	Proposed Rule Stage	Amendments to FIRREA Concerning Automated Valuation Models	3170-AA57
CFPB	Proposed Rule Stage	Required Rulemaking on Personal Financial Data Rights	3170-AA78
CFPB	Proposed Rule Stage	Property Assessed Clean Energy Financing	3170-AA84
CFPB	Proposed Rule Stage	Supervision of Larger Participants in Consumer Payment Markets	3170-AB17
CFPB	Final Rule Stage	Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders	3170-AB13
CFPB	Final Rule Stage	Registry of Supervised Nonbank That Use Form Contracts to Impose Terms And Conditions That Seek To Waive Or Limit Consumer Legal Protections	3170-AB14
CFPB	Final Rule Stage	Credit Card Penalty Fees	3170-AB15
CFPB	Final Rule Stage	Facilitating the LIBOR Transition Consistent with the Adjustable Interest Rate (LIBOR) Act (Regulation Z)	3170-AB19

Semiannual regulatory agenda - FCA

Agency Rule List - Spring 2023

Farm Credit Administration

Agency	Agenda Stage of Rulemaking	Title	RIN
FCA	Prerule Stage	Cooperative Principles	3052-AD40
FCA	Prerule Stage	Loans to Similar Entities	3052-AD58
FCA	Prerule Stage	Veterans Initiative	3052-AD61
FCA	Proposed Rule Stage	Collateral Evaluation Regulations	3052-AC94
FCA	Proposed Rule Stage	Borrower Rights-Distressed Loan Servicing	3052-AD20
FCA	Proposed Rule Stage	Limitations on Bank Director Compensation	3052-AD39
FCA	Proposed Rule Stage	Bank Liquidity Reserve	3052-AD44
FCA	Proposed Rule Stage	Voluntary Liquidations	3052-AD50
FCA	Proposed Rule Stage	Farmer Mac Capital Framework	3052-AD51
FCA	Proposed Rule Stage	Permanent Capital Revisions	3052-AD52
FCA	Proposed Rule Stage	Annual Independent Audits and Internal Controls Over Financial Reporting (ICFR) Requirements	3052-AD56
FCA	Final Rule Stage	Risk Weighting of High Volatility Commercial Real Estate (HVCRE) Exposures	3052-AD42
FCA	Final Rule Stage	Conservators and Receivers	3052-AD48
FCA	Final Rule Stage	Cyber Risk Management	3052-AD53
FCA	Final Rule Stage	Loan Policies and Operations: Young, Beginning, and Small Farmers and Ranchers	3052-AD54

Semiannual regulatory agenda - FDIC

Agency Rule List - Spring 2023

Federal Deposit Insurance Corporation

Agency	Agenda Stage of Rulemaking	Title	RIN
FDIC	Proposed Rule Stage	Quality Control Standards for Automated Valuation Models	3064-AE68
FDIC	Proposed Rule Stage	Basel III Revisions: Amendments to the Capital Rule for Large Banking Organizations	3064-AF29
FDIC	Proposed Rule Stage	Rescission of OTS Regulation Regarding Securities Offerings and New Regulation Regarding Securities Offering Requirements	3064-AF33
FDIC	Proposed Rule Stage	Procedures for Monitoring Bank Secrecy Act Compliance	3064-AF34
FDIC	Proposed Rule Stage	Resolution-Related Resource Requirements for Large Banking Organizations	3064-AF86
FDIC	Proposed Rule Stage	Parent Companies of Industrial Banks and Industrial Loan Companies	3064-AF88
FDIC	Proposed Rule Stage	Resolution Plans Required for Insured Depository Institutions (IDIs) With \$100B or More in Total Assets; Informational Filings Required for IDIs With at Least \$50B but less Than \$100B in Total Assets	3064-AF90
FDIC	Proposed Rule Stage	Consent to Engage in Certain Covered Activities	3064-AF91
FDIC	Proposed Rule Stage	Proposed Amendments to the FDIC's Section 19 Regulations	3064-AF92
FDIC	Final Rule Stage	Uniform Rules of Practice and Procedure	3064-AF10
FDIC	Final Rule Stage	FDIC Official Sign and Advertising Statement Requirements	3064-AF26
FDIC	Final Rule Stage	Exemptions to Suspicious Activity Report Requirements	3064-AF56
FDIC	Final Rule Stage	Tax Allocation Agreements	3064-AF62
FDIC	Final Rule Stage	Brokered Deposits; Correction	3064-AF76
FDIC	Final Rule Stage	Community Reinvestment Act	3064-AF81

Semiannual regulatory agenda - FRB

Agency Rule List - Spring 2023

Federal Reserve System

Agency	Agenda Stage of Rulemaking	Title	RIN
FRS	Prerule Stage	Anti-Money Laundering and Countering the Financing of Terrorism Programs	7100-AE69
FRS	Prerule Stage	Source of Strength	7100-AE73
FRS	Proposed Rule Stage	Automated Valuation Models	7100-AE71
FRS	Proposed Rule Stage	Income Tax Allocation Agreements (Docket No: R-1746)	7100-AG14
FRS	Proposed Rule Stage	Regulatory Capital Rules: Risk-Based Capital Requirements for Depository Institution Holding Companies Significantly Engaged in Insurance Activities (Docket No: R-1673)	7100-AF56
FRS	Proposed Rule Stage	Resolution-Related Resource Requirements for Large Banking Organizations (Docket No: R-1786)	7100-AG44
FRS	Proposed Rule Stage	Regulation H--Membership of State Banking Institutions in the Federal Reserve System; Reports of Suspicious Activities Under Bank Secrecy Act (Docket No: R-1738)	7100-AG08
FRS	Proposed Rule Stage	Rules of Practice and Procedure (Docket No: R-1766)	7100-AG26
FRS	Proposed Rule Stage	Regulation M--Consumer Leasing (Docket No: R-1591)	7100-AE92
FRS	Proposed Rule Stage	Regulation Q--Regulatory Capital Rules: Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies (Docket No: R-1584)	7100-AE89
FRS	Proposed Rule Stage	Regulation S--Proposed Rulemaking BSA Recordkeeping (Docket No: R-1726)	7100-AF97
FRS	Proposed Rule Stage	Regulation BB -- Community Reinvestment Act (Docket No: R-1769)	7100-AG29
FRS	Proposed Rule Stage	Regulation HH--Financial Market Utilities (Docket No: 1782)	7100-AG40
FRS	Final Rule Stage	Regulation Q and Y--Small Bank Holding Company and Savings and Loan Holding Company Policy Statement and Related Regulations; Changes to Reporting Requirements (Docket No: R-1619)	7100-AF13

Semiannual regulatory agenda - NCUA

Agency Rule List - Spring 2023

National Credit Union Administration

Agency	Agenda Stage of Rulemaking	Title	RIN
NCUA	Prerule Stage	Climate-Related Financial Risk	3133-AF52
NCUA	Proposed Rule Stage	Automated Valuation Models	3133-AE23
NCUA	Proposed Rule Stage	Investment and Deposit Activities	3133-AE63
NCUA	Proposed Rule Stage	Digital Assets and Related Technologies	3133-AF39
NCUA	Proposed Rule Stage	Procedures for Monitoring Bank Secrecy Act Compliance	3133-AF45
NCUA	Proposed Rule Stage	Simplification of Share Insurance Rules	3133-AF53
NCUA	Proposed Rule Stage	Incorporation of Existing Statement of Policy Regarding Exceptions to Employment Restrictions Under Section 205(d) of the Federal Credit Union Act	3133-AF55
NCUA	Proposed Rule Stage	Charitable Donation Accounts	3133-AF56
NCUA	Final Rule Stage	Temporary Regulatory Relief in Response to COVID-19 Prompt Corrective Action	3133-AF19
NCUA	Final Rule Stage	Overdraft Policy	3133-AF20
NCUA	Final Rule Stage	Bank Secrecy Act	3133-AF25
NCUA	Final Rule Stage	Uniform Rules of Practice and Procedure	3133-AF37
NCUA	Final Rule Stage	Subordinated Debt	3133-AF43
NCUA	Final Rule Stage	ACCESS Initiative: Chartering and Field of Membership (FOM) Regulations	3133-AF46
NCUA	Final Rule Stage	Fintech	3133-AF49
NCUA	Final Rule Stage	Technical Amendments	3133-AF50
NCUA	Final Rule Stage	Federal Credit Union Bylaws (Member Expulsion)	3133-AF51

Semiannual regulatory agenda - OCC

TREAS/OCC	Proposed Rule Stage	Automated Valuation Models	1557-AD87
TREAS/OCC	Proposed Rule Stage	Capital Requirements for Market Risk; Fundamental Review of the Trading Book	1557-AE62
TREAS/OCC	Proposed Rule Stage	Availability of Information Under the Freedom of Information Act	1557-AE76
TREAS/OCC	Proposed Rule Stage	Regulatory Capital Rule: Amendments Applicable to Large Banking Organizations and to Banking Organizations with Significant Trading Activity	1557-AE78
TREAS/OCC	Proposed Rule Stage	Amendments to Bank Secrecy Act Compliance Program Rule	1557-AF14
TREAS/OCC	Final Rule Stage	Rules of Practice and Procedure	1557-AE33
TREAS/OCC	Final Rule Stage	Tax Allocation Agreements	1557-AF03
TREAS/OCC	Final Rule Stage	Community Reinvestment Act Regulations	1557-AF15
TREAS/OCC	Final Rule Stage	National Bank Community Development Investments	1557-AF19

Semiannual regulatory agenda - FinCEN

		and FINCEN	
TREAS/FINCEN	Proposed Rule Stage	Section 6101. Establishment of National Exam and Supervision Priorities	1506-AB52
TREAS/FINCEN	Proposed Rule Stage	Residential Real Estate Transaction Reports and Records	1506-AB54
TREAS/FINCEN	Proposed Rule Stage	Section 6314. Updating Whistleblower Incentives and Protection	1506-AB57
TREAS/FINCEN	Proposed Rule Stage	Revisions to Customer Due Diligence Requirements for Financial Institutions	1506-AB60
TREAS/FINCEN	Final Rule Stage	Section 6212. Pilot Program on Sharing of Information Related to Suspicious Activity Reports Within a Financial Group	1506-AB51
TREAS/FINCEN	Final Rule Stage	Beneficial Ownership Information Access and Safeguards, and Use of FinCEN Identifiers for Entities	1506-AB59

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