DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

[Docket ID OCC-2026-0793]

RIN 1557-ZA18

FEDERAL RESERVE SYSTEM

[Docket No. OP-1881]

FEDERAL DEPOSIT INSURANCE CORPORATION

RIN 3064-ZA58

NATIONAL CREDIT UNION ADMINISTRATION

[Docket No. NCUA-2026-1684]

RIN 3133-ZA54

Proposed Third-Party Risk Management Guidance; Extension of Comment Period

AGENCY: The Office of the Comptroller of the Currency (OCC), Treasury, the Board of Governors of the Federal Reserve System (Board), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA).

ACTION: Proposed interagency guidance and request for comment; extension of comment period.

SUMMARY: On September 15, 2026, the OCC, Board, FDIC, and NCUA (collectively, the agencies) published in the **Federal Register** a proposed interagency guidance and request for comment on third-party risk management. The proposed guidance would reflect the agencies' supervisory experience and lessons learned through examining banking organizations' third-party risk management practices and would discuss the potential benefits that may accrue when a banking organization aligns its third-party risk management practices in relation to the

reasonably assessed risk levels specific to each of its third-party relationships, among other things. Public comments were requested by November 16, 2026. The agencies have determined that an extension of the comment period until December 16, 2026, is appropriate.

DATES: The comment period for the notice published on September 15, 2026 (91 FR 58536) is extended. Comments must be received on or before December 16, 2026.

ADDRESSES:

OCC: Commenters are encouraged to submit comments through the Federal eRulemaking Portal. Please use the title "Third-Party Risk Management Guidance" to facilitate the organization and distribution of the comments. You may submit comments by any of the following methods:

- *Federal eRulemaking Portal – Regulations.gov:*

  Go to *https://regulations.gov/*. Enter Docket ID "OCC-2026-0793" in the search box and click "Search." Public comments can be submitted via the "Comment" box below the displayed document information or by clicking on the document title and then clicking the "Comment" box on the top-left side of the screen. For help with submitting effective comments, please click on "Commenter's Checklist." For assistance with the *Regulations.gov* site, please call 1-866-498-2945 (toll free) Monday – Friday, 9 a.m. – 5 p.m. ET, or e-mail *regulationshelpdesk@gsa.gov*.

- *Mail:* Chief Counsel's Office, Attention: Comment Processing, Office of the Comptroller of the Currency, 400 7th Street, SW, Suite 1E-216, Washington, DC 20219.

- *Hand Delivery/Courier*: 400 7th Street, SW, Suite 1E-216, Washington, DC 20219.

Instructions: You must include "OCC" as the agency name and Docket ID "OCC-2026-0793" in your comment. In general, the OCC will enter all comments received into the docket

and publish the comments on the *Regulations.gov* website without change, including any business or personal information provided such as name and address information, e-mail addresses, or phone numbers. Comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not include any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

You may review comments and other related materials that pertain to this action by the following method:

- *Viewing Comments Electronically – Regulations.gov*:

Go to *https://regulations.gov/*. Enter Docket ID "OCC-2026-0793" in the search box and click "Search." Click on the "Dockets" tab and then the document's title. After clicking the document's title, click the "Browse All Comments" tab. Comments can be viewed and filtered by clicking on the "Sort By" drop-down on the right side of the screen or the "Refine Comments Results" options on the left side of the screen. Supporting materials can be viewed by clicking on the "Browse Documents" tab. Click on the "Sort By" drop-down on the right side of the screen or the "Refine Results" options on the left side of the screen checking the "Supporting & Related Material" checkbox. For assistance with the *Regulations.gov* site, please call 1-866-498-2945 (toll free) Monday–Friday, 9 a.m.–5 p.m. ET, or e-mail *regulationshelpdesk@gsa.gov*.

The docket may be viewed after the close of the comment period in the same manner as during the comment period.

Board: You may submit comments, identified by Docket No. OP-1881, by any of the following methods:

- *Agency Website: https://www.federalreserve.gov/apps/proposals/*. Follow the instructions for submitting comments, including attachments. *Preferred Method.*
- *Mail:* Benjamin W. McDonough, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington, DC 20551.
- *Hand Delivery/Courier:* Same as mailing address.
- *Other Means: publiccomments@frb.gov.* You must include docket number in the subject line of the message.

Comments received are subject to public disclosure. In general, comments received will be made available on the Board's website at *https://www.federalreserve.gov/apps/proposals/* without change and will not be modified to remove personal or business information including confidential, contact, or other identifying information. Comments should not include any information such as confidential information that would be not appropriate for public disclosure. Public comments may also be viewed electronically or in person in Room M-4365A, 2001 C St. NW, Washington, DC 20551, between 9 a.m. and 5 p.m. during Federal business weekdays.

FDIC: You may submit comments to the FDIC, identified by ZRIN 3064-ZA58, by any of the following methods:

- *Agency Website: https://www.fdic.gov/federal-register-publications.* Follow instructions for submitting comments on the FDIC's website.
- *Email: comments@FDIC.gov.* Include ZRIN 3064-ZA58 in the subject line of the message.
- *Mail:* Jennifer M. Jones, Deputy Executive Secretary, Attention: Comments—ZRIN 3064-ZA58, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

- *Hand Delivery/Courier:* Comments may be hand-delivered to the guard station at the rear of the 550 17th Street NW building (located on F Street NW) on business days between 7 a.m. and 5 p.m.
- *Public Inspection:* Comments received, including any personal information provided, may be posted without change to *https://www.fdic.gov/federal-register-publications.* Commenters should submit only information they wish to make available publicly. The FDIC may review, redact, or refrain from posting all or any portion of any comment that it may deem to be inappropriate for publication, such as irrelevant or obscene material. The FDIC may post only a single representative example of identical or substantially identical comments, and in such cases will generally identify the number of identical or substantially identical comments represented by the posted example. All comments that have been redacted, as well as those that have not been posted, that contain comments on the merits of this notice will be retained in the public comment file and will be considered as required under all applicable laws. All comments may be accessible under the Freedom of Information Act.

NCUA: Comments may be submitted in one of the following ways. *(Please send comments by one method only)*:

- *Federal eRulemaking Portal: https://www.regulations.gov*. The docket number for this proposed guidance is NCUA-2026-1684. Follow the "Submit a comment" instructions. If you are reading this document on *federalregister.gov*, you may use the green "SUBMIT A PUBLIC COMMENT" button beneath this rulemaking's title to submit a comment to the *regulations.gov* docket. A plain language summary of the proposed guidance is also available on the docket website.

- *Mail:* Address to Melane Conyers-Ausbrooks, Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314–3428.
- *Hand Delivery/Courier:* Same as mailing address.

Mailed and hand-delivered comments must be received by the close of the comment period.

Public Inspection: Please follow the search instructions on *https://www.regulations.gov* to view the public comments. Do not include any personally identifiable information (such as name, address, or other contact information) or confidential business information that you do not want publicly disclosed. All comments are public records; they are publicly displayed exactly as received and will not be deleted, modified, or redacted. Comments may be submitted anonymously. If you are unable to access public comments on the internet, you may contact the NCUA for alternative access by calling (703) 518-6540 or emailing *OGCMail@ncua.gov*.

FOR FURTHER INFORMATION CONTACT:

OCC: Graham Bannon, Counsel, Amy Gopinathan, Counsel, Chief Counsel's Office, 202-649-5490; Office of the Comptroller of the Currency, 400 7th Street, SW, Washington, DC 20219. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

Board: Juan Climent, Deputy Associate Director, (202) 460-2180, Jeff Ernst, Manager, (202) 369-9439, Brock Kannan, Manager, (202) 924-0665, Allison Boller, Sr. Financial Institution Policy Analyst II, (202) 253-4686, Division of Supervision and Regulation; or Claudia Von Pervieux, Special Counsel, (202) 469-1020, Benjamin Nuyens, Senior Counsel, (202) 909-7574, Legal Division; Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington, DC 20551.

FDIC: Division of Risk Management Supervision: Sumaya Muraywid, Section Chief, (202) 898-3904; Division of Depositor and Consumer Protection: Monika Jansen, Senior Policy Analyst, (202) 898-6781; Legal Division: Kate Marks, Senior Counsel, (202) 898-3896.

NCUA: Office of Examination and Insurance: Simon Hermann, Senior Credit Specialist, *shermann@ncua.gov* or (703) 518-6360; *Office of General Counsel:* Ian Marenna, Associate General Counsel for Regulations and Legislation, *imarenna@ncua.gov* or (703) 518-6540; National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314.

SUPPLEMENTARY INFORMATION:

On September 15, 2026, the OCC, Board, FDIC, and NCUA (collectively, the agencies) published in the **Federal Register** a proposed interagency guidance and request for comment on third-party risk management. The proposed guidance would reflect the agencies' supervisory experience and lessons learned through examining banking organizations' third-party risk management practices and would discuss the potential benefits that may accrue when a banking organization aligns its third-party risk management practices in relation to the reasonably assessed risk levels specific to each of its third-party relationships, among other things.[1] The proposed guidance stated that the comment period would close on November 16, 2026. The agencies have received a request to extend the comment period. An extension of the comment period will provide additional opportunity for the public to consider the proposal and prepare comments. Therefore, the agencies are extending the end of the comment period for the proposal from November 16, 2026, to December 16, 2026.

[1] For a description of the banking organizations supervised by each agency, refer to the definition of "appropriate Federal banking agency" in section 3(q) of the Federal Deposit Insurance Act (12 U.S.C. 1813(q)). For purposes of the proposed guidance, banking organizations also include "insured credit unions" as defined in the Federal Credit Union Act (12 U.S.C. 1752(7)). Use of the proposed guidance may also be relevant to any other entity supervised by the agencies.

Jonathan V. Gould,
Comptroller of the Currency.

By order of the Board of Governors of the Federal Reserve System, acting through the Secretary of the Board under delegated authority.
Benjamin W. McDonough,
Secretary of the Board.

Federal Deposit Insurance Corporation.
Dated at Washington, DC, on November 12, 2026.
Jennifer M. Jones,
Deputy Executive Secretary.

By the National Credit Union Administration Board on November 12, 2026.
Melane Conyers-Ausbrooks,
Secretary of the Board.