

# RESCINDED

OCC Bulletin 2025-28 | October 6, 2025

## Community Bank Licensing Amendments: Notice of Proposed Rulemaking

Replaced - See OCC 2026-6

To

Chief Executive Officers of All National Banks, Federal Savings Associations, and Federal Branches and Agencies; Department and Division Heads; All Examining Personnel; and Other Interested Parties

### Summary

The Office of the Comptroller of the Currency (OCC) is proposing to amend its regulations to simplify licensing requirements for corporate activities and transactions involving national banks and federal savings associations that have less than \$30 billion in total assets and satisfy certain conditions. The proposed rule is intended to reduce burden on these institutions.

Comments on all aspects of the proposed rule are due 60 days after it is published in the *Federal Register*.

## Note for Community Banks

This proposed rule would apply to all community banks.<sup>1</sup>

## Highlights

- The proposed rule would establish a new definition of “covered community bank or covered community savings association” and provide such institutions access to all currently available expedited or reduced filing procedures.

## Background and Overview of Proposal

12 CFR 5 sets forth the OCC's requirements for national banks and federal savings associations that seek to engage in certain corporate activities and transactions. The filing requirements differ depending on the nature of corporate activity or transaction, ranging from a full application before engaging in an activity or transaction to an after-the-fact notification for informational purposes.

While all similarly categorized corporate activities and transactions are generally subject to identical filing requirements, the OCC's licensing regulations provide expedited or reduced filing procedures in certain circumstances. These procedures reduce the baseline burden for institutions that satisfy the eligibility criteria, as there is either less burden in preparing the requisite filing, reduced delay before engaging in a proposed activity or transaction, or both. The OCC believes that applications by community national banks and community federal savings associations will generally present low levels of risk, comparable to those by eligible banks and eligible savings associations, and thus should also benefit from expedited or reduced filing procedures.

The proposed rule would establish a new definition of “covered community bank or covered community savings association” and provide such institutions access to all currently available expedited or reduced filing procedures through amendments to

would be defined as a national bank or federal savings association that: (1) has less than \$30 billion in total assets and is not an affiliate of a depository institution or foreign bank with \$30 billion or more in total assets; (2) is “well capitalized” as defined in 12 CFR 5.3; and (3) is not subject to a cease and desist order, a consent order, or a formal written agreement, that requires action to improve the financial condition of the national bank or federal savings association unless otherwise informed in writing by the OCC.

The OCC is proposing these changes as part of a broader initiative to tailor the regulatory framework for community national banks and community federal savings associations, with the goal of reducing regulatory burden and tailoring requirements to the size and risk-profile of the institution. The OCC also intends to propose further amendments to its licensing regulations in the near future.

## Further Information

Please contact the Chief Counsel’s Office at (202) 649-5490.

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## Related Link

- [Community Bank Licensing Amendments](#) (PDF)

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<sup>1</sup> “Banks” refers collectively to national banks, federal savings associations, covered savings associations, and federal branches and agencies of foreign banking organizations. OCC News Release 2025-89 (September 18, 2025) identifies “community banks” as institutions with up to \$30 billion in assets.

Topic(s): ■ CHARTERS & LICENSING ■ OCC REGULATIONS

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