



Regulatory Alert

Regulatory Insights for Financial Services

April 2023

Bank Regulatory Change

The Administration is encouraging the federal banking agencies, in consultation with the Department of the Treasury, to take action under their existing authorities to:

- Reinstate rules for banks with between \$100 billion and \$250 billion in total assets (generally referred to as Category IV institutions) that had been in place prior to rulemakings adopted in 2019 to “tailor” the application of enhanced prudential standards (EPS), capital and liquidity requirements, and resolution planning requirements. (See KPMG Regulatory Alerts, [here](#) and [here](#).)
- Strengthen supervisory oversight by:
 - Shortening the transition period between when institutions meet the relevant large bank total asset

threshold (e.g., \$100 billion) and when they are required to meet the relevant requirements.

- Conducting stress testing and using other available tools.
- Proceed with current efforts to expand long-term-debt (LTD) requirements to a larger number of institutions (i.e., non-global systemically important banking organizations (non-GSIBs)), preliminarily directed at institutions with total assets between \$250 billion and \$700 billion. (See KPMG Regulatory Alert on the relevant ANPR, [here](#).)

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