

safety and soundness risks inherent in such practices?

#### Costs

21. How has the cost of contracting with core service providers or other essential third-party service providers evolved over the last ten years? How have these changes impacted the ability of community banks to modernize operations? How can such service providers and community banks address challenges posed by rising costs? What role might the OCC be able to serve in addressing concerns and challenges posed by costs?

22. To what extent have costs prevented conversions or impacted the abilities of community banks to modernize operations? Are such costs imposed by service providers, related to internal factors (e.g., deficiencies in staffing resources or expertise), or due to supervisory or regulatory scrutiny or requirements? What role might the OCC be able to serve in addressing these concerns?

23. How would any of the policies contemplated in this RFI affect costs and the availability of services from core service providers and other essential third-party service providers?

24. What data should community banks, core service providers and other essential third-party service providers, or the OCC consider when evaluating such service providers' costs?

25. To what extent has a service provider's systems or operations created legal risk or caused any violations of laws or regulations for the bank?

#### Billing Statements and Errors

26. To what extent are community banks able to timely and effectively review billing statements from core service providers or other essential third-party service providers? What challenges do community banks face in reviewing these billing statements, including as to length and complexity? What resources do community banks need to dedicate to reviewing these billing statements?

27. To what extent have community banks experienced errors in core service providers' or other essential third-party service providers' billing statements? What is the average frequency and what are the average dollar values (including in absolute terms and as a percentage of the entire bill) of any such errors? What is the impact of such errors on the bank?

28. How might the OCC (together with the Board of Governors of the Federal Reserve System and the Federal Deposit Insurance Corporation, as part of their joint service provider examinations) better reflect the prevalence of core

service providers' or other essential third-party service providers' billing practices and errors in any applicable service providers' examination ratings?

29. To what extent would a database (discussed in Question 12 above) help address the prevalence of any such billing errors?

30. To what extent would guidance on core service provider and other essential third-party service provider billing and fee best practices and supervisory expectations help address the prevalence of any such billing errors?

31. What other actions should the OCC consider taking in addressing any prevalent billing errors?

#### Facilitating Community Bank and Service Provider Dialogue

32. Prior to the pandemic, the OCC held annual meetings with various core service provider and other essential third-party service provider executives. To what extent would reviving those annual meetings or otherwise establishing contact channels help facilitate the sharing of community bank concerns with such service providers?

33. What would be the benefits and challenges of the OCC facilitating community banks and other interested parties in establishing ad hoc or standing groups that could work towards planning and implementing private market solutions to any of the concerns addressed in this RFI?

**Jonathan V. Gould,**

*Comptroller of the Currency.*

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**BILLING CODE 4810-33-P**

## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

#### Agency Information Collection Activities: Revision of an Approved Information Collection; Comment Request; Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions With Total Consolidated Assets of \$250 Billion or More Under the Dodd-Frank Wall Street Reform and Consumer Protection Act

**AGENCY:** Office of the Comptroller of the Currency (OCC), Treasury.

**ACTION:** Notice and request for comment.

**SUMMARY:** The OCC, as part of its continuing effort to reduce paperwork and respondent burden, invites comment on a continuing information collection, as required by the Paperwork

Reduction Act of 1995 (PRA). In accordance with the requirements of the PRA, the OCC may not conduct or sponsor, and the respondent is not required to respond to, an information collection unless it displays a currently valid Office of Management and Budget (OMB) control number. The OCC is soliciting comment concerning a revision to its information collection titled "Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd-Frank Wall Street Reform and Consumer Protection Act."

**DATES:** Comments must be received by January 27, 2026.

**ADDRESSES:** Commenters are encouraged to submit comments by email, if possible. You may submit comments by any of the following methods:

- *Email:* [prainfo@occ.treas.gov](mailto:prainfo@occ.treas.gov).
- *Mail:* Chief Counsel's Office, Attention: Comment Processing, Office of the Comptroller of the Currency, Attention: 1557-0319, 400 7th Street SW, Suite 3E-218, Washington, DC 20219.
- *Hand Delivery/Courier:* 400 7th Street SW, Suite 3E-218, Washington, DC 20219.

• *Fax:* (571) 293-4835.  
*Instructions:* You must include "OCC" as the agency name and "1557-0319" in your comment. In general, the OCC will publish comments on [www.reginfo.gov](http://www.reginfo.gov) without change, including any business or personal information provided, such as name and address information, email 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.

Following the close of this notice's 60-day comment period, the OCC will publish a second notice with a 30-day comment period. You may review comments and other related materials that pertain to this information collection beginning on the date of publication of the second notice for this collection by the method set forth in the next bullet.

• *Viewing Comments Electronically:* Go to [www.reginfo.gov](http://www.reginfo.gov). Hover over the "Information Collection Review" tab and click on "Information Collection Review" from the drop-down menu. From the "Currently under Review" drop-down menu, select "Department of

Treasury” and then click “submit.” This information collection can be located by searching OMB control number “1557–0319” or “Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd-Frank Wall Street Reform and Consumer Protection Act.” Upon finding the appropriate information collection, click on the related “ICR Reference Number.” On the next screen, select “View Supporting Statement and Other Documents” and then click on the link to any comment listed at the bottom of the screen.

- For assistance in navigating [www.reginfo.gov](http://www.reginfo.gov), please contact the Regulatory Information Service Center at (202) 482–7340.

**FOR FURTHER INFORMATION CONTACT:** Shaquita Merritt, Clearance Officer, (202) 649–5490, Chief Counsel’s Office, 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.

**SUPPLEMENTARY INFORMATION:** Under the PRA (44 U.S.C. 3501 *et seq.*), Federal agencies must obtain approval from the OMB for each collection of information that they conduct or sponsor. “Collection of information” is defined in 44 U.S.C. 3502(3) and 5 CFR 1320.3(c) to include agency requests or requirements that members of the public submit reports, keep records, or provide information to a third party. Section 3506(c)(2)(A) of title 44 generally requires Federal agencies to provide a 60-day notice in the **Federal Register** concerning each proposed collection of information, including each proposed extension of an existing collection of information, before submitting the collection to OMB for approval. To comply with this requirement, the OCC is publishing notice of the revision of this collection.

**Title:** “Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd-Frank Wall Street Reform and Consumer Protection Act.”

**OMB Control No.:** 1557–0319.

**Type of Review:** Revision.

**Affected Public:** Businesses or other for-profit.

**Description:** Section 165(i)(2) of the Dodd-Frank Wall Street Reform and Consumer Protection Act<sup>1</sup> (Dodd-Frank

Act) requires certain financial companies, including national banks and Federal savings associations, to conduct periodic stress tests<sup>2</sup> and requires the primary financial regulatory agency<sup>3</sup> of those financial companies to issue regulations implementing the stress test requirements.<sup>4</sup> Under section 165(i)(2), a covered institution is required to submit to the Board of Governors of the Federal Reserve System (Board) and to its primary financial regulatory agency a report at such time, in such form, and containing such information as the primary financial regulatory agency may require.<sup>5</sup>

On October 9, 2012, the OCC published in the **Federal Register** a final rule implementing the section 165(i)(2) annual stress test requirement.<sup>6</sup> This rule describes the reports and information collections required to meet the reporting requirements under section 165(i)(2). These information collections will be treated as confidential (to the extent permitted by law).<sup>7</sup>

In 2012, the OCC first implemented the reporting templates referenced in the final rule,<sup>8</sup> and the OCC is now proposing revisions to these templates. The OCC uses the data collected to assess the reasonableness of the stress test results of covered institutions and to provide forward-looking information to the OCC regarding a covered institution’s capital adequacy. The OCC also may use the results of the stress tests to determine whether additional analytical techniques and exercises could be appropriate to identify, measure, and monitor risks at the covered institution. The stress test results are expected to support ongoing improvement in a covered institution’s stress testing practices with respect to its internal assessments of capital adequacy and overall capital planning.

The OCC recognizes that many covered institutions with total consolidated assets of \$250 billion or more are required to submit reports using reporting form FR Y–14A.<sup>9</sup> The OCC also recognizes the Board has proposed, but not finalized, modifications to the FR Y–14A and, to the extent practical, the OCC is keeping its reporting requirements consistent

with the Board’s FR Y–14A in order to minimize burden on covered institutions.<sup>10</sup>

The OCC’s proposed changes include only limited updates, and the OCC reporting forms will substantially resemble the forms used by the OCC last year. The OCC’s changes generally parallel the Board’s changes, including modifications to collect additional information of a covered institution’s pre-provision net revenue. The OCC’s revisions also include removing some items.

If the Board proposes additional changes to the FR Y–14A reporting forms after the publication of this notice, the OCC may make corresponding changes to the OCC reporting forms to minimize inconsistencies and reduce burden. The OCC’s revised reporting forms and instructions are available on the OCC’s website at <https://www.occ.treas.gov/publications-and-resources/forms/dodd-frank-act-stress-test/index-dodd-frank-act-stress-test.html>.

**Estimated Burden:**

**Estimated Frequency of Response:** On occasion.

**Estimated Number of Respondents:** 4 annually and 5 biennially.

**Estimated Total Annual Burden:** 3,990 hours.

Comments submitted in response to this notice will be summarized and included in the request for OMB approval. All comments will become a matter of public record. Comments are invited on:

(a) Whether the collection of information is necessary for the proper performance of the functions of the OCC, including whether the information has practical utility;

(b) The accuracy of the OCC’s estimate of the burden of the collection of information;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

**Eden Gray,**

*Assistant Director, Office of the Comptroller of the Currency.*

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<sup>2</sup> 12 U.S.C. 5365(i)(2)(A).

<sup>3</sup> 12 U.S.C. 5301(12).

<sup>4</sup> 12 U.S.C. 5365(i)(2)(C).

<sup>5</sup> 12 U.S.C. 5365(i)(2)(B).

<sup>6</sup> 77 FR 61238 (October 9, 2012) (codified at 12 CFR part 46).

<sup>7</sup> 5 U.S.C. 552(b)(4).

<sup>8</sup> See 77 FR 49485 (August 16, 2012) and 77 FR 66663 (November 6, 2012).

<sup>9</sup> <http://www.federalreserve.gov/reportforms>.

<sup>10</sup> 90 FR 16843 (April 22, 2025).

<sup>1</sup> Public Law 111–203, 124 Stat. 1376, July 2010.