DEPARTMENT OF THE TREASURY

31 CFR Subtitles A and B

Agenda

AGENCY: Department of the Treasury.

ACTION: Regulatory agenda.

SUMMARY: This notice is given pursuant to the requirements of the Regulatory Flexibility Act and Executive Order 12866 (''Regulatory Planning and Review''), as amended, which require the publication by the Department of an agenda of regulations.

FOR FURTHER INFORMATION CONTACT: The Agency contact identified in the item relating to that regulation.

SUPPLEMENTARY INFORMATION: The regulatory agenda includes regulations that the Department has issued or expects to issue and rules currently in effect that are under departmental or bureau review.

The complete Unified Agenda will be available online at *www.reginfo.gov* and *www.regulations.gov,* in a format that offers users an enhanced ability to obtain information from the Agenda database. Because publication in the **Federal Register** is mandated for the regulatory flexibility agenda required by the Regulatory Flexibility Act (5 U.S.C. 602), Treasury's printed agenda entries include only:

(1) Rules that are in the regulatory flexibility agenda, in accordance with the Regulatory Flexibility Act, because they are likely to have a significant economic impact on a substantial number of small entities; and

(2) Rules that have been identified for periodic review under section 610 of the Regulatory Flexibility Act.

Printing of these entries is limited to fields that contain information required by the Regulatory Flexibility Act's Agenda requirements. Additional information on these entries is available in the Unified Agenda available on the internet.

The agenda of the Department of the Treasury conforms to the Unified Agenda format developed by the Regulatory Information Service Center (RISC).

Michael Briskin,

Deputy Assistant General Counsel for General Law and Regulation.

BILLING CODE 4810–01–P

FINANCIAL CRIMES ENFORCEMENT NETWORK—PROPOSED RULE STAGE

Sequence No.	Title	Regulation Identifier No.
1	Revisions to Customer Due Diligence Requirements for Financial Institutions	1506–AB60
2	Customer Identification Programs for Registered Investment Advisers and Exempt Reporting Advisers	1506–AB66
3	Anti-Money Laundering and Countering the Financing of Terrorism Programs	1506–AB72
4	Permitted Payment Stablecoin Issuer Anti-Money Laundering/Countering the Financing of Terrorism Program and Sanctions Compliance Program Requirements **(Section 610 Review)**.	1506–AB73
5	Permitted Payment Stablecoin Issuer Customer Identification Program **(Section 610 Review)**	1506–AB74

FINANCIAL CRIMES ENFORCEMENT NETWORK—COMPLETED ACTIONS

Sequence No.	Title	Regulation Identifier No.
6	Anti-Money Laundering and Countering the Financing of Terrorism Programs	1506–AB52

COMPTROLLER OF THE CURRENCY—PROPOSED RULE STAGE

Sequence No.	Title	Regulation Identifier No.
7	Extensions of Credit to Insiders and Transactions with Affiliates	1557–AF44
8	Regulatory Capital Rules: Regulatory Capital and Standardized Approach for Risk-weighted Assets	1557–AF49

COMPTROLLER OF THE CURRENCY—FINAL RULE STAGE

Sequence No.	Title	Regulation Identifier No.
9	Rescinding and Amending Regulations Consistent with Executive Order 14219 **(Section 610 Review)**	1557–AF32

Department of the Treasury (TREAS)	Proposed Rule Stage
Financial Crimes Enforcement Network (FINCEN)	

1. REVISIONS TO CUSTOMER DUE DILIGENCE REQUIREMENTS FOR FINANCIAL INSTITUTIONS [1506–AB60]

Legal Authority: 12 U.S.C. 1829b; 12 U.S.C. 1951 to 1960; 31 U.S.C. 5311 to 5314; 31 U.S.C. 5316 to 5336;

Relevant Executive Orders: 14219; 14157; 14193

Abstract: FinCEN intends to issue an NPRM titled ''Revisions to Customer Due Diligence Requirements for Financial Institutions,'' relating to Section 6403(d) of the Corporate Transparency Act (CTA). Section 6403(d) of the CTA requires FinCEN to revise its customer due diligence requirements for financial institutions to account for the changes created by the beneficial ownership information reporting and access requirements set out in the CTA.

Timetable:

Action	Date	FR Cite
NPRM	03/00/27	

Action	Date	FR Cite
NPRM Comment Period End.	05/00/27	

Regulatory Flexibility Analysis Required: Yes

Agency Contact: FinCEN Regulatory Support Section, Department of the Treasury, Financial Crimes Enforcement Network, P.O. Box 39, Vienna, VA 22183

Phone: 800 767–2825

Email: *frc@fincen.gov*

RIN: 1506–AB60

2. CUSTOMER IDENTIFICATION PROGRAMS FOR REGISTERED INVESTMENT ADVISERS AND EXEMPT REPORTING ADVISERS [1506–AB66]

Legal Authority: 12 U.S.C. 1829b; 12 U.S.C. 1951 to 1960; 31 U.S.C. 5311 to 5314; 31 U.S.C. 5316 to 5336

Relevant Executive Orders: 14219; 14157; 14193; 14331

Abstract: FinCEN intends to reissue a joint NPRM with the Securities and Exchange Commission, implementing Section 326 of the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001 (USA PATRIOT Act) with regard to customer identification program (CIP) requirements for certain investment advisers. This proposal would replace the previous IA CIP NPRM that FinCEN published on May 21, 2024. Specifically, as in the originally proposed rule, FinCEN would require a registered investment adviser (RIA) and an exempt reporting adviser (ERA) to establish a CIP as part of an AML/CFT program. RIAs and ERAs would be required to implement reasonable procedures to identify and verify the identity of their customers, among other requirements, in order to form a reasonable belief that RIAs and ERAs know the true identity of their customers. FinCEN anticipates, however, that in the reissued proposed rule these requirements would be more effectively tailored to the diverse business models and risk profiles of types of firms within the investment adviser sector than in the originally proposed rule.

Timetable:

Action	Date	FR Cite
NPRM	05/21/24	89 FR 44571
NPRM Comment Period End.	07/22/24	
NPRM	09/00/26	

Regulatory Flexibility Analysis Required: Yes

Agency Contact: FinCEN Regulatory Support Section, Department of the Treasury, Financial Crimes Enforcement Network, P.O. Box 39, Vienna, VA 22183

Phone: 800 767–2825

Email: *frc@fincen.gov*

RIN: 1506–AB66

3. • ANTI-MONEY LAUNDERING AND COUNTERING THE FINANCING OF TERRORISM PROGRAMS [1506–AB72]

Legal Authority: 12 U.S.C. 1829b and 1951–60; 31 U.S.C. 5311–5314 and 5316–5336; title III, sec. 314, Pub. L. 107–56, 115 Stat. 307; sec. 2006, Pub. L. 114–41, 129 Stat. 458–459; sec. 701, Pub. L. 114–74, 129 Stat. 599; sec. 6403, Pub. L. 116–283, 134 Stat. 3388.

Relevant Executive Orders: 14157; 14193; 14331

Abstract: Pursuant to the Department of the Treasury (Treasury) and FinCEN's efforts to modernize the Bank Secrecy Act (BSA) and to implement provisions of the Anti-Money Laundering Act of 2020 (AML Act), FinCEN is proposing a new rule to revise the requirements for financial institutions' anti-money laundering and countering the financing of terrorism (AML/CFT) programs. This forthcoming NPRM will supersede the proposed rule on AML/CFT programs that FinCEN issued in July 2024, which FinCEN does not intend to finalize.

Timetable:

Action	Date	FR Cite
NPRM	04/10/26	91 FR 18704
NPRM Comment Period End.	06/09/26	

Regulatory Flexibility Analysis Required: Yes

Agency Contact: FinCEN Regulatory Support Section, Department of the Treasury, Financial Crimes Enforcement Network, P.O. Box 39, Vienna, VA 22183

Phone: 800 767–2825

Email: *frc@fincen.gov*

RIN: 1506–AB72

4. • PERMITTED PAYMENT STABLECOIN ISSUER ANTI-MONEY LAUNDERING/COUNTERING THE FINANCING OF TERRORISM PROGRAM AND SANCTIONS COMPLIANCE PROGRAM REQUIREMENTS (SECTION 610 REVIEW) [1506–AB73]

Legal Authority: GENIUS Act; Bank Secrecy Act

Abstract: The Department of the Treasury's Financial Crimes Enforcement Network (FinCEN) and Office of Foreign Assets Control (OFAC) are jointly issuing a notice of proposed rulemaking to implement the GENIUS Act's directive to treat permitted payment stablecoin issuers (PPSIs) as financial institutions under the Bank Secrecy Act (BSA) and to propose applicable anti-money laundering and countering the financing of terrorism (AML/CFT) obligations for PPSIs and certain other specific obligations required by the GENIUS Act. The proposed rule would also implement the GENIUS Act's directive to require PPSIs to maintain an effective sanctions compliance program. Although issuing this proposed rule jointly, FinCEN and OFAC are proposing independent changes to two different chapters of Title 31 of the Code of Federal Regulations.

Timetable:

Action	Date	FR Cite
NPRM	04/10/26	91 FR 18582
NPRM Comment Period End.	06/09/26	

Regulatory Flexibility Analysis Required: Yes

Agency Contact: FinCEN Regulatory Support Section, Department of the Treasury, Financial Crimes Enforcement Network, P.O. Box 39, Vienna, VA 22183

Phone: 800 767–2825

Email: *frc@fincen.gov*

RIN: 1506–AB73

5. • PERMITTED PAYMENT STABLECOIN ISSUER CUSTOMER IDENTIFICATION PROGRAM (SECTION 610 REVIEW) [1506–AB74]

Legal Authority: GENIUS Act; Bank Secrecy Act

Abstract: The Department of the Treasury's Financial Crimes Enforcement Network (FinCEN), together with the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the National Credit Union Administration (collectively, the Agencies), are jointly issuing a notice of proposed rulemaking to implement the GENIUS Act's directives to treat permitted payment stablecoin issuers (PPSIs) as financial institutions under the Bank Secrecy Act (BSA) by requiring PPSIs to maintain an effective customer identification program (CIP).

Timetable:

Action	Date	FR Cite
NPRM	07/00/26	

Regulatory Flexibility Analysis Required: Yes

Agency Contact: FinCEN Regulatory Support Section, Department of the Treasury, Financial Crimes Enforcement Network, P.O. Box 39, Vienna, VA 22183

Phone: 800 767–2825

Email: *frc@fincen.gov*

RIN: 1506–AB74

Department of the Treasury (TREAS)	Completed Actions
Financial Crimes Enforcement Network (FINCEN)	

6. ANTI-MONEY LAUNDERING AND COUNTERING THE FINANCING OF TERRORISM PROGRAMS [1506–AB52]

Legal Authority: 12 U.S.C. 1829b; 12 U.S.C. 1951 to 1960; 31 U.S.C. 5311 to 5314; 31 U.S.C. 5316 to 5336

Relevant Executive Orders: 14157; 14193; 14331

Abstract: On July 3, 2024, FinCEN issued an NPRM to implement section 6101(b) of the AML Act, which requires the Secretary of the Treasury to issue and promulgate rules for financial institutions to carry out the government-wide anti-money laundering and countering the financing of terrorism priorities (AML/CFT Priorities). FinCEN is considering comments to that NPRM in the development of a new NPRM. As part of this second NPRM, FinCEN intends to propose revisions to the AML/CFT Program and SAR Filing Requirements for Registered Investment Advisers (RIAs) and Exempt Reporting Advisers (ERAs) (IA AML Rule), which FinCEN issued on September 9, 2024, and ensure the IA AML Rule is effectively tailored to the diverse business models and risk profiles of types of firms within the investment adviser sector.

Completed:

Reason	Date	FR Cite
Withdrawn—replaced by 1506–AB72.	04/07/26	

Regulatory Flexibility Analysis Required: Yes

Agency Contact: FinCEN Regulatory Support Section

Phone: 800 767–2825

Email: *frc@fincen.gov*

RIN: 1506–AB52

BILLING CODE 4810–02–P

Department of the Treasury (TREAS)	Proposed Rule Stage
Comptroller of the Currency (OCC)	

7. • EXTENSIONS OF CREDIT TO INSIDERS AND TRANSACTIONS WITH AFFILIATES [1557–AF44]

Legal Authority: 12 U.S.C. 93a; 12 U.S.C. 375a(4); 12 U.S.C. 375b(3); 12 U.S.C. 1463; 12 U.S.C. 1467a(d); 12 U.S.C. 1468; 12 U.S.C. 1817(k); 12 U.S.C. 5412(b)(2)(B)

Abstract: The OCC, jointly with the FDIC, are considering issuing an NPRM to establish new quantitative thresholds concerning certain extensions of credit to insiders applicable to OCC- and FDIC-supervised institutions to reduce burden and focus supervisory attention on material financial risk.

Timetable:

Action	Date	FR Cite
NPRM	07/00/26	

Regulatory Flexibility Analysis Required: Yes

Agency Contact: Mariya Komartsova, Attorney, Department of the Treasury, Comptroller of the Currency, Chief Counsel's Office, 400 7th Street SW, Washington, DC 20219

Phone: 202 649–5490

Email: *mariya.komartsova@occ.treas.gov*

Jorge Aguilar, Counsel, Department of the Treasury, Comptroller of the Currency, Chief Counsel's Office, 400 7th Street SW, Washington, DC 20219

Phone: 202 649–5490

Email: *jorge.aguilar@occ.treas.gov*

RIN: 1557–AF44

8. • REGULATORY CAPITAL RULES: REGULATORY CAPITAL AND STANDARDIZED APPROACH FOR RISK-WEIGHTED ASSETS [1557–AF49]

Legal Authority: 12 U.S.C. 93a; 12 U.S.C. 161; 12 U.S.C. 1462; 12 U.S.C. 1462a; 12 U.S.C. 1463; 12 U.S.C. 1464; 12 U.S.C. 1818; 12 U.S.C. 1828(n); 12 U.S.C. 1828 (note); 12 U.S.C. 1831n (note); 12 U.S.C. 1835; 12 U.S.C. 3907; 12 U.S.C. 3909; 12 U.S.C. 5412(b)(2)(B); Pub. L. 116–136; 134 Stat. 281

Abstract: The OCC, the Federal Reserve Board, and the FDIC plan to issue a joint notice of proposed rulemaking that would revise the agencies' risk-based capital rules applicable to bank holding companies and depository institutions that are not Category I or Category II banking organizations

Timetable:

Action	Date	FR Cite
NPRM	07/00/26	

Regulatory Flexibility Analysis Required: Yes

Agency Contact: Carl Kaminski, Assistant Director, Department of the Treasury, Comptroller of the Currency, Chief Counsel's Office, 400 7th Street SW, Washington, DC 20219

Phone: 202 649–5490

Email: *carl.kaminski@occ.treas.gov*

RIN: 1557–AF49

Department of the Treasury (TREAS)	Final Rule Stage
Comptroller of the Currency (OCC)	

9. RESCINDING AND AMENDING REGULATIONS CONSISTENT WITH EXECUTIVE ORDER 14219 (SECTION 610 REVIEW) [1557–AF32]

Legal Authority: 12 U.S.C. 24(Eleventh); 93a; 481; 1818; 1464; and 78o-11

Abstract: The Office of the Comptroller of the Currency (OCC) is inviting public comment on a notice of proposed rulemaking to rescind or amend certain regulations consistent with Executive Order 14219 (E.O. 14219). Consistent with E.O. 14219, this proposed rule would streamline title 12 of the Code of Federal Regulations at parts 24, 43, and 128 by removing or amending regulations that are unnecessary, based on anything other than the best reading of the underlying statutory authority, or lacking clear statutory authority.

Timetable:

Action	Date	FR Cite
Interim Final Rule	07/00/26	

Regulatory Flexibility Analysis Required: No

Agency Contact: Christopher Rafferty, Counsel, Department of the Treasury, Comptroller of the Currency, Chief Counsel's Office, 400 7th Street SW, Washington, DC 20219

Phone: 202 649–8276

Email: *christopher.rafferty@occ.treas.gov*

RIN: 1557–AF32

[FR Doc. Filed 07–31–26; 0:00 a.m.]
BILLING CODE 4810–33–P

[FR Doc. 2026–16600 Filed 8–13–26; 8:45 am]

BILLING CODE 4810–01–P