

# WHAT'S ON THE HORIZON FOR BANK REGULATION WITH THE NEW ADMINISTRATION AND NEW CONGRESS?

UNC Banking Institute March 27, 2025 from 4pm-5:15pm

## PANEL SUMMARY

2025 is ushering in a new administration, and with Republicans in control, changes focused on deregulation and growth are expected in banking regulation and supervision. What types of changes? Attend our panel to find out.

Our panelists include current and former staff of the House Financial Services Committee, Senate Banking Committee, Treasury, and the federal banking agencies.

- Shil Patel, Chief of Staff, Senator Thom Tillis
- Esther Khang, Head of Public Policy and Chief of Staff, Zest AI (former Chief Counsel, Congresswoman Maxine Waters)
- Aaron Klein, Brookings Institution
- Bao Nguyen, Flagstar Bank
- Amber Hay, Arnold & Porter (Moderator)
- David F. Freeman, Jr., Arnold & Porter (coordinator)

## DISCUSSION OUTLINE

Topics to be discussed include:

- **Legislative and Banking Agency Forecast Under Trump 2.0**
  - Executive Orders
  - Consolidation of the Banking Agencies and Staff Reduction
  - Recission of DEI
  - Deregulation and Pro-growth
- **Leadership of the House Financial Services Committee and the Senate Banking Committee**
  - Priorities of the Leadership
  - Bipartisan Initiatives
  - Stablecoins Legislation
  - Debanking Legislation
- **Leadership at the Federal Banking Agencies**
  - Nominated and Acting
  - Reconsideration of regulations and regulatory and supervisory framework to relieve burden
  - Tailoring of regulations and supervision
  - More transparency in rulemaking proceedings
- **Enforcement, Litigation, and Investigations**
  - Expected Shifts in the Approach to Enforcement by the Regulators
  - Fate of the CFPB
- **Bank Regulation, Capital, Liquidity, and Policy**
  - Future of Basel III endgame

- Stress Testing
  - Tailoring Rules and tailoring of regulation and supervision of banking organizations of all sizes
- **M&A, De Novo Formations & Foreign Bank Entry/Expansion**
  - **Bank Merger Review under the New Administration**
    - Recission of FDIC's Policy Statement
    - Status of OCC's Policy Statement
    - Position of the Fed?
    - Competitive Review, DOJ and withdrawal from the 1995 Bank Merger Guidelines
  - **CRA Modernization**
- **Other Topics**
  - Fintech/Bank Partnerships
  - Third-Party Risk Management