



Monday, January 8, 2024

OCC Plans to Revamp Trust-in-Banks Analysis

The OCC today [requested comment](#) on a proposal to conduct a series of new focus groups and discussions investigating consumer relationships with banks and nonbanks. Data gleaned will inform the OCC's survey of consumer trust in banking and lead to a qualitative research report focused on the factors and banking products most consequential to consumer trust in banking. The OCC argues that it is unclear how trust should be measured from a consumer perspective, noting that perceptions of trust may differ across individuals, financial services and products, and different types of financial institutions. Comments are due by March 8.

Recent Files Available for Downloading

The following reports and analyses have been sent to retainer clients recently. Copies are also available to retainer clients on the Archives section of Federal Financial Analytics' website: www.fedfin.com or clients may obtain the reports/analyses by e-mailing info@fedfin.com giving the requested item name, firm, and e-mail address. To learn more about *GSE Activity Reports*, click [here](#).

- [GSE-010824](#): It's not news to observe that things that change at the GSEs then change a lot of other things.
- [INCLUSION3](#): As required by law, the U.S. Treasury is working to set policy enhancing financial inclusion.
- [NBFI3](#): The banking agencies have proposed significant changes to call-reporting data illuminating how banking organizations are inter-connected with nonbank financial intermediaries and to implement pending requirements for long-term debt (LTD) issuance.
- [DEPOSITINSURANCE123](#): In the wake of increasing instances in which customers are confused and even misled about the extent to which fintech and cryptoasset holdings are insured deposits, the FDIC has finalized its proposal setting disclosure standards as well as modernizing IDI representations of their own FDIC-insured offerings in branches and through the fast-changing array of retail banking delivery channels.
- [GSE-010224](#): Shortly before the new year, the banking agencies proposed new call-report [requirements](#) that would force banks with over \$10 billion in assets to report new data on nonbank mortgage intermediaries and structured GSE-guaranteed positions.
- [AI4](#): Bipartisan Senate legislation has been introduced to press FSOC to do more than highlight artificial intelligence (AI) as a potential threat to financial stability.
- [MERGER13](#): Building on a request for comment and a formal draft, the Department of Justice (DOJ) and Federal Trade Commission (FTC) have finalized specific revisions to U.S. merger policy that significantly redesign the manner in which M&A transactions will be considered.
- [SANCTION21](#): [As promised](#), this report provides an in-depth assessment of President Biden's Friday [executive order](#) expanding anti-Russia sanctions via secondary ones on financial institutions that – knowingly or not – facilitate or conduct newly-identified transactions related to sanctioned persons, services, or goods.
- [ILC17](#): Senate Banking Committee Chairman Brown (D-OH) is now leading a renewed bipartisan charge to limit the ability of nonbanks to use industrial loan companies (ILCs) to gain access to bank privileges without the parent-company supervision required of all other domestic IDI parents.

- **[GSE-121923](#)**: The CFPB yesterday released a fascinating research [blog](#) looking at cash-out refis.
- **[FSOC29](#)**: This year's [FSOC report](#) trods much old ground with two exceptions. The first pertains to a new focus on artificial intelligence, machine learning, and new, generative technologies.
- **[GSE-121423](#)**: In a blog post [today](#), Fannie quietly renews its quest for alternatives to traditional title insurance.