

## Office of the Comptroller of the Currency

### *Program Summary by Budget Activity*

Dollars in Thousands

Budget Activity	FY 2024 Actual	FY 2025 Revised Estimate	FY 2026 Estimate	FY 2025 to FY 2026 \$ Change	% Change
Supervise	\$1,132,892	\$1,221,381	\$950,142	(\$271,239)	-22%
Regulate	\$131,884	\$142,186	\$110,610	(\$31,576)	-22%
Charter	\$21,939	\$23,653	\$18,401	(\$ 5,252)	-22%
<b>Total Program Operating Level</b>	<b>\$1,286,715</b>	<b>\$1,387,220</b>	<b>\$1,079,153</b>	<b>(\$308,067)</b>	<b>-22%</b>
<b>Total Full-time Equivalents (FTE)</b>	<b>3,610</b>	<b>3,688</b>	<b>2,571</b>		

The FY 2025 revised estimate is the approved funding level set by the Acting Comptroller.

### *Summary*

The Office of the Comptroller of the Currency (OCC) was created by Congress in 1863 to charter national banks; oversee banking institutions; and ensure national banks are safe and sound, competitive and profitable, and capable of serving in the best possible manner the banking needs of their customers. As of September 30, 2024, OCC supervised 751 national bank charters, 49 federal branches and agencies, and 240 federal savings associations. In total, OCC supervises approximately \$16 trillion in financial institution assets.

Effective supervision and a comprehensive regulatory framework are the key tools that OCC uses to ensure that national banks and federal savings associations operate in a safe and sound manner and that they provide fair access to financial services and fair treatment of their customers. A robust chartering program allows new entrants into the financial services sector while ensuring that they have the necessary capital, managerial, and risk management processes to conduct activities in a safe and sound manner.

OCC's nationwide staff of bank examiners conducts on-site and off-site reviews of banks and provides sustained supervision of these institutions' operations. Examiners have used enhanced off-site tools and processes during the pandemic to support their supervision responsibilities. Examiners analyze asset quality, capital adequacy, earnings, liquidity, and sensitivity to market risk for all banks, and assess compliance with federal consumer protection laws and regulations. Examiners also evaluate management's ability to identify and control risk and assess banks' performance in meeting the credit needs of the communities in which they operate, pursuant to the Community Reinvestment Act (CRA).

OCC's operations are funded primarily (approximately 96 percent) from semiannual assessments levied on national banks and federal savings associations. Revenue from investments in Treasury securities and other income comprise the remaining four percent.

### *Legislative Proposals*

OCC has no legislative proposals.