

Office of the Comptroller of the Currency

Program Summary by Budget Activity

Dollars in Thousands

Budget Activity	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate	FY 2026 to FY 2027	
				\$ Change	% Change
Supervise	\$1,155,059	\$1,067,823	\$1,019,810	(\$48,013)	-4%
Regulate	\$123,867	\$114,512	\$109,363	(\$5,149)	-4%
Charter	\$22,945	\$21,213	\$20,259	(\$954)	-4%
Total Program Operating Level	\$1,301,871	\$1,203,548	\$1,149,432	(\$54,116)	-4%
Total Full-time Equivalents (FTE)	3,482	2,767	2,754		

Summary

The Office of the Comptroller of the Currency (OCC) was created by Congress in 1863 to charter national banks; oversee a nationwide system of 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, 2025, OCC supervised 961 national bank and federal savings associations, and 49 federal branches and agencies of foreign banks. In total, OCC supervises approximately \$16.7 trillion in financial institution assets.

Effective supervision and a fair regulatory framework are the key tools OCC uses to ensure 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 they have the necessary capital, managerial, and risk management processes to conduct activities in a safe and sound manner.

OCC has four priorities: 1) reducing regulatory burden; 2) promoting fair access to financial services; 3) embracing innovation through bank-financial technology partnerships; and 4) expanding responsible bank activities involving digital assets. The common theme across these priorities is modernization of the financial system and recognition that supervision of the system must evolve as well.

OCC's operations¹ are funded primarily (approximately 94 percent) from semiannual assessments levied on national banks and federal savings associations. Revenue from investments in Treasury securities and other income comprise the remaining six percent.

Legislative Proposals

OCC has no legislative proposals.

¹ OCC funds are not appropriated funds or government monies. 12 U.S.C 481.

Performance Highlights

Performance Measure	FY 2023 Actual	FY 2024 Actual	FY 2025 Actual	FY 2025 Target	FY 2026 Target	FY 2027 Target
Percentage of National Banks and Federal Savings Associations with Composite CAMELS Rating 1 or 2	95	94	93	90	90	90
Percentage of National Banks and Federal Savings Associations That Are Categorized as Well Capitalized	99	99	98	95	95	95
Percentage of National Banks and Federal Savings Associations with Consumer Compliance Rating of 1 or 2	98	97	97	94	94	94
Total OCC Costs Relative to Every \$100,000 in Bank and Federal Savings Associations Assets Regulated (\$)	7.04	7.45	7.14	7.55	6.4	6.22
Percentage of Licensing Applications and Notices Completed within Established Timeframes	99	99	99	95	95	95

Description of Performance

OCC supervises, regulates, and charters all national banks and federal savings associations, and federal branches and agencies of foreign banks. OCC's Supervise Program is the cornerstone of OCC's supervision and enforcement activities that directly support OCC's mission to foster a safe, sound, and fair system that is a source of economic strength and opportunity that meets the evolving needs of consumers, businesses, and communities.

Percentage of National Banks and Federal Savings Associations with Composite CAMELS Rating of 1 or 2: The composite Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, and Sensitivity (CAMELS) rating reflects the overall condition of a national bank or federal savings association. As of September 30, 2025, 93 percent of national banks and federal savings associations earned composite CAMELS ratings of either 1 or 2. OCC's primary focus is to ensure that CAMELS ratings are an accurate reflection of each institution's current financial position and risk controls.

Percentage of National Banks and Federal Savings Associations that are Considered Well-Capitalized: OCC established a target outcome measure that 95 percent of national banks and federal savings associations will meet or exceed the well-capitalized threshold. As of September 30, 2025, 98 percent of national banks and federal savings associations were classified as well capitalized.

Percentage of National Banks and Federal Savings Associations with Consumer Compliance Rating of 1 or 2: OCC established target remains unchanged at 94 percent. As of September 30, 2025, national banks and federal savings associations continue to show strong compliance with consumer protection regulations with 97 percent earning a consumer compliance rating of either 1 or 2. Under the Dodd-Frank Act, OCC has enforcement and supervisory authority for those institutions with total assets of no more than \$10 billion.

Total OCC Costs Relative to Every \$100,000 in National Bank and Federal Savings Association Assets Regulated: OCC measures the efficiency of its operations while meeting the increasing supervisory demands of a growing and more complex national banking system. As of September 30, 2025, the total OCC cost relative to every \$100,000 in assets regulated was \$7.14 compared

to the FY 2025 target of \$7.55. OCC continues to meet its efforts to ensure that resources are used prudently and that programs are carried out in a cost-effective manner ensuring that OCC operates as efficiently and effectively as possible.

The Charter Program supports activities that result in the chartering of national banks and federal savings associations. This includes the review and approval of new national bank and federal savings association charters, federal branches and agencies, mergers, acquisitions, conversions, business combinations, corporate reorganizations, changes in control, operating subsidiaries, branches, relocations, and subordinated debt issuances.

Percentage of Licensing Applications and Notices Completed within Established Time Frames:

OCC's timely and effective approval of corporate applications contributes to the nation's economy by enabling national banks and federal savings associations to complete various corporate transactions and introduce new financial products and services. As of September 30, 2025, OCC completed 99 percent of national bank and federal savings association applications and notices within the required time frame, above the target of 95 percent.

Overall, OCC continues to meet its performance goals in support of its commitment that OCC-supervised banks operate in a safe, sound, and fair manner and remain a source of strength to the U.S. economy.