

ANONYMOUS

Proposal and Comment Information

Title: Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks; Bank Holding Companies (Reg O and Y), R-1896

Comment ID: FR-2026-0028-01-C25

Submitter Information

Name: Anonymous

Submitted Date: 10/05/2026

I applaud you on finally looking into REG O a little closer. While the regulation excludes a 1st mortgage or higher education, its always been a problem with the wording says \$100,000 OR 2.5% of capital for other. The examiners have always arbitrarily included a HEQ into the "other" and have been unreasonable if you even mention you might use it for another purpose. Updating regulations and previous thresholds is a good step in the right direction.