DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

12 CFR Part 19

Notification of Inflation Adjustments for Civil Money Penalties

AGENCY: Office of the Comptroller of the Currency, Treasury.

ACTION: Notification of Monetary Penalties 2026.

SUMMARY: This document announces the Office of the Comptroller of the Currency's (OCC) maximum civil money penalties for 2026 as adjusted for inflation. The inflation adjustments are required to implement the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

DATES: The adjusted maximum amount of civil money penalties in this document are applicable to penalties assessed on or after January 10, 2025, for conduct occurring on or after November 2, 2015.

FOR FURTHER INFORMATION CONTACT: Tad Thompson, Counsel, or Collin Berger, Attorney, Chief Counsel's Office, (202) 649-5490, Office of the Comptroller of the Currency.

SUPPLEMENTARY INFORMATION: This document announces the maximum amount of each civil money penalty (CMP) within the OCC's jurisdiction to administer to account for inflation pursuant to the Federal Civil Penalties Inflation Adjustment Act of 1990 (the 1990 Adjustment Act),[1] as amended by the Federal Civil Penalties Inflation

[1] Pub. L. 101-410, Oct. 5, 1990, 104 Stat. 890, codified at 28 U.S.C. 2461 note.

Adjustment Act Improvements Act of 2015 (the 2015 Adjustment Act).[2] Under the 1990 Adjustment Act, as amended, Federal agencies must make annual adjustments to the maximum amount of each CMP they administer. The Office of Management and Budget (OMB) is required to issue guidance to Federal agencies no later than December 15 of each year providing an inflation adjustment multiplier (*i.e.*, the inflation adjustment factor agencies must use) applicable to CMPs assessed in the following year. The agencies are required to publish their CMPs, adjusted pursuant to the multiplier provided by the OMB, by January 15 of the applicable year.

To the extent an agency codified a CMP amount in its regulations, the agency would need to update that amount by regulation. However, if an agency codified a formula for making the CMP adjustments, then subsequent adjustments can be made solely by notice.[3] In 2018, the OCC published a final regulation that removed the CMP amounts from its regulations while updating the CMP amounts for inflation through the notice process.[4]

On April 17, 2026, the OMB issued guidance to affected agencies on implementing the required annual adjustment.[5] That guidance advised that there would be no updated cost-of-living inflation multiplier for 2026 and that agencies would continue using the 2025 CMP levels.[6] Consistent with the guidance, the OCC will

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[2] Pub. L. 114-74, Title VII, section 701(b), Nov. 2, 2015, 129 Stat. 599, codified at 28 U.S.C. 2461 note.
[3] *See* OMB Memorandum M-18-03, Implementation of the 2018 Annual Adjustment Pursuant to the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015, at 4, which permits agencies that have codified the formula to adjust CMPs for inflation to update the penalties through a notice rather than a regulation.
[4] 83 FR 1517 (Jan. 12, 2018) (final rule); 83 FR 1657 (Jan. 12, 2018) (2018 CMP Notice).
[5] OMB Memorandum M-26-11, Cancellation of Penalty Inflation Adjustments for 2026, Regarding the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 (Apr. 17, 2026).
[6] There is no inflation adjustment multiplier for 2026 due to the absence of cost-of-living data for October 2025. *See id.*

continue using the CMPs as listed in the 2025 CMP notice[7] and reprinted below for purposes of the maximum amount of CMPs that may be assessed by the OCC in 2026.[8] There were no new statutory CMPs administered by the OCC during 2025.[9]

The following charts provide again the inflation-adjusted CMPs for use beginning on January 10, 2025, as announced in the 2025 CMP notice.[10] These CMPs will continue to apply through 2026. The CMPs listed below are pursuant to 12 CFR 19.240(b), for conduct occurring on or after November 2, 2015:

Penalties Applicable to National Banks

U.S. Code Citation	Description and Tier (if applicable)	Maximum Penalty Amount (in Dollars)[1]
12 U.S.C. 93(b)	Violation of Various Provisions of the National Bank Act: Tier 1 Tier 2 Tier 3	 12,567 62,829 [2] 2,513,215
12 U.S.C. 164	Violation of Reporting Requirements: Tier 1 Tier 2 Tier 3	 5,026 50,265 [2] 2,513,215
12 U.S.C. 481	Refusal of Affiliate to Cooperate in Examination	12,567

[7] *See* 90 FR 1848 (Jan. 10, 2025).
[8] Penalties assessed for violations occurring prior to November 2, 2015, will be subject to the maximum amounts set forth in the OCC's regulations in effect prior to the enactment of the 2015 Adjustment Act.
[9] The Guiding and Establishing National Innovation for U.S. Stablecoins Act, Pub. L. 119-27, July 18, 2025, 139 Stat. 419, has not yet reached its effective date, so its CMP provisions are not addressed in this notice. *See* 12 U.S.C. 5901 note (effective date), 5905(b)(5) (CMPs).
[10] *See supra* note 7.
[1] The maximum penalty amount is per day, unless otherwise indicated.
[2] The maximum penalty amount for a national bank is the lesser of this amount or 1 percent of total assets.

U.S. Code Citation	Description and Tier (if applicable)	Maximum Penalty Amount (in Dollars)[1]
12 U.S.C. 504	Violation of Various Provisions of the Federal Reserve Act: Tier 1 Tier 2 Tier 3	 12,567 62,829 [2] 2,513,215
12 U.S.C. 1817(j)(16)	Violation of Change in Bank Control Act: Tier 1 Tier 2 Tier 3	 12,567 62,829 [2] 2,513,215
12 U.S.C. 1818(i)(2)[3]	Violation of Law, Unsafe or Unsound Practice, or Breach of Fiduciary Duty: Tier 1 Tier 2 Tier 3	 12,567 62,829 [2] 2,513,215
12 U.S.C. 1820(k)(6)(A)(ii)	Violation of Post-Employment Restrictions: Per violation	 413,388
12 U.S.C. 1832(c)	Violation of Withdrawals by Negotiable or Transferable Instrument for Transfers to Third Parties: Per violation	 3,650
12 U.S.C. 1884	Violation of the Bank Protection Act	365
12 U.S.C. 1972(2)(F)	Violation of Anti-Tying Provisions regarding Correspondent Accounts, Unsafe or Unsound Practices, or Breach of Fiduciary Duty: Tier 1 Tier 2 Tier 3	 12,567 62,829 [2] 2,513,215

[3] These amounts also apply to CMPs in statutes that cross-reference 12 U.S.C. 1818, such as 12 U.S.C. 2804, 3108, 3349, 4309, and 4717 and 15 U.S.C. 1607, 1693o, 1681s, 1691c, and 1692l.

U.S. Code Citation	Description and Tier (if applicable)	Maximum Penalty Amount (in Dollars)[1]
12 U.S.C. 3110(a)	Violation of Various Provisions of the International Banking Act (Federal Branches and Agencies):	57,435
12 U.S.C. 3110(c)	Violation of Reporting Requirements of the International Banking Act (Federal Branches and Agencies): Tier 1 Tier 2 Tier 3	 4,596 45,946 [2] 2,297,385
12 U.S.C. 3909(d)(1)	Violation of International Lending Supervision Act	3,126
15 U.S.C. 78u-2(b)	Violation of Various Provisions of the Securities Act, the Securities Exchange Act, the Investment Company Act, or the Investment Advisers Act: Tier 1 (natural person) – Per violation Tier 1 (other person) – Per violation Tier 2 (natural person) – Per violation Tier 2 (other person) – Per violation Tier 3 (natural person) – Per violation Tier 3 (other person) – Per violation	 11,823 118,225 118,225 591,127 236,451 1,182,251
15 U.S.C. 1639e(k)	Violation of Appraisal Independence Requirements: First violation Subsequent violations	 14,435 28,866
42 U.S.C. 4012a(f)(5)	Flood Insurance: Per violation	 2,730

Penalties Applicable to Federal Savings Associations

U.S. Code Citation	CMP Description	Maximum Penalty Amount (in Dollars)[1]
12 U.S.C. 1464(v)	Reports of Condition: 1st Tier 2nd Tier 3rd Tier	 5,026 50,265 [2] 2,513,215
12 U.S.C. 1467(d)	Refusal of Affiliate to Cooperate in Examination	12,567
12 U.S.C. 1467a(r)	Late/Inaccurate Reports: 1st Tier 2nd Tier 3rd Tier	 5,026 50,265 [2] 2,513,215
712 U.S.C. 1817(j)(16)	Violation of Change in Bank Control Act: Tier 1 Tier 2 Tier 3	 12,567 62,829 [2] 2,513,215
12 U.S.C. 1818(i)(2)[3]	Violation of Law, Unsafe or Unsound Practice, or Breach of Fiduciary Duty Tier 1 Tier 2 Tier 3	 12,567 62,829 [2] 2,513,215
12 U.S.C. 1820(k)(6)(A)(ii)	Violation of Post-Employment Restrictions: Per violation	 413,388
12 U.S.C. 1832(c)	Violation of Withdrawals by Negotiable or Transferable Instruments for Transfers to Third Parties: Per violation	 3,318
12 U.S.C. 1884	Violation of the Bank Protection Act	365

[1] The maximum penalty amount is per day, unless otherwise indicated.
[2] The maximum penalty amount for a Federal savings association is the lesser of this amount or 1 percent of total assets.
[3] These amounts also apply to statutes that cross-reference 12 U.S.C. 1818, such as 12 U.S.C. 2804, 3108, 3349, 4309, and 4717 and 15 U.S.C. 1607, 1681s, 1691c, and 1692l.

U.S. Code Citation	CMP Description	Maximum Penalty Amount (in Dollars)[1]
12 U.S.C. 1972(2)(F)	Violation of Provisions regarding Correspondent Accounts, Unsafe or Unsound Practices, or Breach of Fiduciary Duty: Tier 1 Tier 2 Tier 3	 12,567 62,829 [2] 2,513,215
15 U.S.C. 78u-2(b)	Violations of Various Provisions of the Securities Act, the Securities Exchange Act, the Investment Company Act, or the Investment Advisers Act: 1st Tier (natural person) – Per violation 1st Tier (other person) – Per violation 2nd Tier (natural person) – Per violation 2nd Tier (other person) – Per violation 3rd Tier (natural person) – Per violation 3rd Tier (other person) – Per violation	 11,823 118,225 118,225 591,106 236,451 1,182,251
15 U.S.C. 1639e(k)	Violation of Appraisal Independence Requirements: First violation Subsequent violations	 14,435 28,866
42 U.S.C. 4012a(f)(5)	Flood Insurance: Per violation	 2,730

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