[FDIC Disclosure of Information Proposal](#)

COMMENT LETTER

FDIC Disclosure of Information Proposal

September 1, 2026
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Jennifer M. Jones, Deputy Executive Secretary
Attention: Comments – RIN 3064-AG30
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 202429

Re: *Disclosure of Information*

Dear Ms. Jones:

The Conference of State Bank Supervisors ("CSBS")[1] provides the following comments on the Federal Deposit Insurance Corporation's ("FDIC") Notice of Proposed Rulemaking ("proposal") entitled *Disclosure of Information*.[2]

The proposal updates the FDIC's disclosure regulations for the first time in 30 years to address barriers that impede financial institutions from sharing confidential information for common and legitimate business purposes. The FDIC would permit financial institutions to share FDIC confidential supervisory information ("CSI") with certain outside parties without prior agency authorization, provided the disclosure is subject to a qualifying confidentiality agreement. These permitted disclosures could include sharing FDIC CSI with affiliates, outside counsel, auditors, service providers, and other entities in circumstances such as onboarding senior executives, evaluating potential merger transactions, or engaging core service providers or fintech partners.[3]

In addition to FDIC CSI, the proposal appropriately recognizes that institutions may also possess supervisory information from other state and federal supervisory agencies. Disclosure of information from other agencies remains governed by the laws and regulations of the agency that owns or controls it.[4] Because the FDIC and state banking regulators engage in coordinated supervision of state nonmember banks, state agency CSI may be included or referenced in records that appear on their face to be solely FDIC documents, property, or information.[5] As the FDIC proceeds with this rulemaking, adopting the following revisions would ensure the final rule facilitates appropriate sharing of FDIC CSI while protecting state agency CSI and other non-FDIC supervisory information from inadvertent or unauthorized disclosure.

Read the full comment letter.

- 1

CSBS is the nationwide organization of state banking and financial regulators from all 50 states, the District of Columbia, and the U.S. territories. The views presented in this letter may not reflect the policy of individual states.

- 2

FDIC, Notice of Proposed Rulemaking, *Disclosure of Information*, 91 Fed. Reg. 39726 (June 30, 2026).

- 3

Id. at 39733.

- 4

Id. at 39730-39731.

- 5

For example, a state nonmember bank possesses a broad range of state agency CSI, some of which could be mistaken for FDIC-owned CSI, including but not limited to joint state-FDIC examination reports and associated documents and materials, as well as any FDIC-originated information that references or includes state agency CSI (*e.g.*, independent state or joint state-FDIC examination ratings, findings or reports; independent state or joint state-FDIC supervisory letters or communications; and any other information related to the state agency's supervision of that institution).

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