United States · Date to be set

Basel III, new US proposal

On 19 March 2026, the Fed, the FDIC and the OCC published three proposals on capital requirements for US banks. The comment period closed on 18 June 2026. No application date has been set.

DEADLINE	WHO REQUIRES IT	WHO YOU ANSWER TO	NATURE OF THE REQUIREMENT
Date to be set	Fed, FDIC, OCC	Text in preparation	US authorities

INSTITUTIONS CONCERNED · Large banking group

Solid: concerned. Dashed: depending on status or activity.

MILESTONES

The timeline of the text.

27 Jul 2023	19 Mar 2026	18 Jun 2026	Date to be set
First proposal by the agencies	Three new proposals	End of the comment period	Final rule and application

IN DETAIL

What is changing.

Where the process stands

19 MAR 2026 — Proposals
Three texts published by the Fed, the FDIC and the OCC.

18 JUN 2026 — Comments
The consultation is closed.

DATE TO BE SET — Final rule
The agencies have yet to publish the final text.

DATE TO BE SET — Application
No date is proposed.

FIRST PROPOSAL

For large banks, a single set of capital requirement calculations.

On 19 March 2026, the three federal banking agencies published three proposals on capital requirements. The first provides, for large banks, a single set of calculations. Comments were due by 18 June 2026.

The proposals do not set an effective date. We therefore show no date: this briefing will be updated when the final rule is published.

OUR VIEW

The gap between the European and US timetables creates, for groups present on both sides, two sets of rules to run in parallel. For European banks, it is also a matter of competition, which the Commission took up in its market risk adjustments.

MARKET RISK IN EUROPE→

WHAT WE DO

Monitoring of the final text, impact analysis for the US entities of groups, consistency of calculations and reporting between both frameworks.

Basel III | Fed | Capital

BANKING→

FURTHER READING

Official sources.

Federal Reserve, press release of 19 March 2026	https://www.federalreserve.gov/newsevents/pressreleases/bcreg20260319a.htm
Federal Reserve, proposal of 27 July 2023	https://www.federalreserve.gov/newsevents/pressreleases/bcreg20230727a.htm

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