

FDIC Board of Directors Approves Proposal to Rescind 2024 Bank Merger Policy Statement

March 3, 2025

WASHINGTON – The Federal Deposit Insurance Corporation (FDIC) Board of Directors today approved a proposal to rescind the agency’s [2024 Statement of Policy on Bank Merger Transactions \(PDF\)](https://www.fdic.gov/board/rin-3064-za31-final-statement-policy-bank-merger-transactions) (<https://www.fdic.gov/board/rin-3064-za31-final-statement-policy-bank-merger-transactions>). The FDIC’s proposal will reinstate, on an interim basis, the Merger Policy Statement that was in effect prior to 2024 as the agency conducts a broader reevaluation of its bank merger review process.

The proposal approved today seeks to address concerns the 2024 Statement added considerable uncertainty to the merger application process. While the FDIC considers broader revisions to its merger policy, the FDIC is proposing to return to its historical approach, which is well-understood by market participants. Interested parties may submit written comments on this proposal up until 30 days after publication in the *Federal Register*.

Last Updated: March 3, 2025