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Lawmakers Look to Codify US Bank Regulators' Ambitious Agenda

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James Stevens, co-leader of Troutman Pepper Locke's Financial Services Industry Group, was quoted in the January 30, 2025 *S&P Global Market Intelligence* article, "[Lawmakers Look to Codify US Bank Regulators' Ambitious Agenda](#)."

This could enable banks' capital providers to keep their capital deployed in other investments for a longer time and then provide it to the bank when the bank is operating and needs it, said James Stevens, partner and co-leader of Troutman Pepper Locke LLP's Financial Services Industry Group.

"Any time that you can lengthen the period of time between exams, which was part of this bill, or you can take different types of exams and combine them, so that the disruption happens less frequently or all at the same time, is better," Stevens of Troutman Pepper Locke said in an interview. "For example, community banks will frequently have a safety and soundness exam, and then on a separate schedule, they will have compliance exams."

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