

Press Coverage | October 7, 2025

# OCC Aims to Cut Community Bank Burden

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James Stevens, co-leader of Troutman Pepper Locke's Financial Services Industry Group, was quoted in the October 7, 2025 *Banking Dive* article, "[OCC Aims to Cut Community Bank Burden](#)."

The exam procedure changes, which take effect Jan. 1, give "more power to the on-site examiners to do the risk-based exams that they need, without having to comply with requirements that don't necessarily apply," said James Stevens, an Atlanta-based partner at law firm Troutman Pepper Locke, who called Monday's moves "consequential" for smaller banks.

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Stevens said he's eager to see if the Federal Deposit Insurance Corp. and the Federal Reserve follow suit on such measures.

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