

Statement by Chairman Travis Hill

Guidelines to Establish the Office of Supervisory Appeals

January 22, 2026

On July 15, 2025, the FDIC Board of Directors approved a proposal to establish an independent, standalone Office of Supervisory Appeals.¹ As I noted at the time, the intent of the Office, which would be staffed by officials hired externally whose sole job would be reviewing and adjudicating supervisory appeals, is to promote an independent, apolitical, and consistent appeals process.

Today, the FDIC Board is considering finalizing the proposal. The final guidelines would be largely consistent with the proposal, with certain modifications in response to issues raised by commenters.

One change involves the composition of the panels that would review material supervisory determinations. In addition to providing that each three-member panel include at least one reviewing official with bank supervisory or examination experience, the final guidelines would provide that at least one reviewing official will have industry experience. Including individuals with industry experience will broaden the perspectives reflected on a panel and allow the appellate process to benefit from a diversity of views, while still ensuring that panelists have deep familiarity with the supervisory process.

In addition, the final guidelines would expand institutions' appellate rights by allowing appeals in certain cases where a formal enforcement action is proposed or pending. Under the final guidelines, the facts and circumstances underlying a proposed formal enforcement action would be in scope for appeals to the Office under certain circumstances, which would allow an independent review in cases where supervisory determinations may have significant consequences for an institution.

I thank the staff for their work and look forward to the Office becoming operational.

¹ See Federal Deposit Insurance Corporation, [Guidelines for Appeals of Material Supervisory Determinations](#), 90 Fed. Reg. 33942 (July 18, 2025).