President Trump's dozens of executive orders signal deregulation ahead

Article

The news: President Trump has left banking policy largely untouched thus far, despite a wave of executive actions across other sectors. But this is to be expected, per American Banker, and doesn't mean the banking sector can't expect regulatory changes.

The details: Within the first 24 hours of his second term, Trump issued 48 executive orders, per American Banker, and none were specific or exclusive to banking. The most relevant

executive order was a freeze on all regulatory changes, which is standard practice for presidents following their inauguration.

The freeze won't directly alter existing banking regulations, but new or pending rules will be subject to review by new leadership appointed by the president.

What could be ahead for banking? The new capital requirements' future was already murky [following Federal Deposit Insurance Corporation (FDIC) Vice Chair Michael Barr's resignation](#)—but President Trump's flurry of executive orders signals he's likely to continue exercising direct power to further his agenda.

US banks are optimistic and in "go mode," according to **JPMorgan** Head of Asset Management Mary Erdoes—and they're preparing to seize all growth opportunities that arise from regulatory rollbacks, per PYMNTS.

We will closely track any regulatory changes that result from the president's future executive orders or from changes in regulator leadership.

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