

119TH CONGRESS  
2D SESSION

# H. R. 7056

To index statutory thresholds, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JANUARY 14, 2026

Mr. BARR introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To index statutory thresholds, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Community Bank Reg-  
5 ulatory Tailoring Act”.

6 **SEC. 2. THRESHOLD ADJUSTMENTS TO ACCOUNT FOR HIS-**

7 **TORICAL INCREASES IN CURRENT-DOLLAR**

8 **UNITED STATES GROSS DOMESTIC PRODUCT.**

9 (a) BANK HOLDING COMPANY ACT OF 1956.—The  
10 Bank Holding Company Act of 1956 (12 U.S.C. 1841 et  
11 seq.) is amended—

1           (1) in section 5(e)(3)(C)(ii) (12 U.S.C.  
2           1844(e)(3)(C)(ii)), by striking “\$1,000,000” and in-  
3           serting “\$3,000,000”; and

4           (2) in section 13(h)(1)(B)(i) (12 U.S.C.  
5           1851(h)(1)(B)(i)), by striking “\$10,000,000,000”  
6           and inserting “\$15,000,000,000”.

7           (b) COMMUNITY REINVESTMENT ACT OF 1977.—  
8           Section 809(a) of the Community Reinvestment Act of  
9           1977 (12 U.S.C. 2908(a)) is amended by striking  
10          “\$250,000,000” and inserting “\$800,000,000”.

11          (c) DEPOSITORY INSTITUTION MANAGEMENT INTER-  
12          LOCKS ACT.—The Depository Institution Management  
13          Interlocks Act (12 U.S.C. 3201 et seq.) is amended—

14                 (1) in section 202(4) (12 U.S.C. 3201(4)), by  
15                 striking “\$100,000,000” and inserting  
16                 “\$600,000,000”;

17                 (2) in section 203(1) (12 U.S.C. 3202(1)), by  
18                 striking “\$50,000,000” and inserting  
19                 “\$110,000,000”; and

20                 (3) in section 204 (12 U.S.C. 3203)—

21                         (A) by striking “\$2,500,000,000” and in-  
22                         serting “\$10,000,000,000”; and

23                         (B) by striking “\$1,500,000,000” and in-  
24                         serting “\$10,000,000,000”.

1 (d) DODD-FRANK WALL STREET REFORM AND CON-  
2 SUMER PROTECTION ACT.—The Dodd-Frank Wall Street  
3 Reform and Consumer Protection Act (12 U.S.C. 5301  
4 et seq.) is amended—

5 (1) in section 210 (12 U.S.C. 5390)—

6 (A) in subsection (o), by striking  
7 “\$50,000,000,000” and inserting  
8 “\$105,000,000,000”; and

9 (B) in subsection (r), by striking  
10 “\$1,000,000” and inserting “\$5,000,000”; and

11 (2) in section 956(f) (12 U.S.C. 5641(f)), by  
12 striking “\$1,000,000,000” and inserting  
13 “\$3,000,000,000”.

14 (e) FEDERAL CREDIT UNION ACT.—The Federal  
15 Credit Union Act (12 U.S.C. 1751 et seq.) is amended—

16 (1) in section 202 (12 U.S.C. 1782)—

17 (A) in subsection (a)(6)(C)(iii)—

18 (i) in the heading, by striking “DE  
19 MINIMUS” and inserting “DE MINIMIS”;  
20 and

21 (ii) by striking “\$10,000,000” and in-  
22 serting “\$34,000,000”;

23 (B) in subsection (a)(6)(D)—

24 (i) by striking “\$500,000,000” and  
25 inserting “\$2,000,000,000”; and

1 (ii) by striking “\$10,000,000” and in-  
2 serting “\$34,000,000”;

3 (C) in subsection (b)(1)(A), by striking  
4 “\$50,000,000” each place that term appears  
5 and inserting “\$170,000,000”; and

6 (D) in subsection (c)(1)(A)(iii), by striking  
7 “\$50,000,000” each place that term appears  
8 and inserting “\$170,000,000”; and

9 (2) in section 216 (12 U.S.C. 1790d)—

10 (A) in subsection (f)(2), by striking  
11 “\$10,000,000” and inserting “\$34,000,000”;

12 (B) in subsection (i)(4)(B), by striking  
13 “\$5,000,000” and inserting “\$17,000,000”;

14 (C) in subsection (j)(2)(A), by striking  
15 “\$25,000,000” and inserting “\$51,000,000”;

16 and

17 (D) in subsection (o)(4), by striking  
18 “\$10,000,000” and inserting “\$34,000,000”.

19 (f) FEDERAL DEPOSIT INSURANCE ACT.—The Fed-  
20 eral Deposit Insurance Act (12 U.S.C. 1811 et seq.) is  
21 amended—

22 (1) in section 7(a)(12) (12 U.S.C.  
23 1817(a)(12)), by striking “\$5,000,000,000” and in-  
24 serting “\$8,000,000,000”;

1           (2) in section 11(p)(1)(A)(i) (12 U.S.C.  
2           1821(p)(1)(A)(i)), by striking “\$1,000,000” and in-  
3           serting “\$5,000,000”;

4           (3) in section 36 (12 U.S.C. 1831m)—

5                 (A) in subsection (i), by striking  
6                 “\$5,000,000,000” each place that term appears  
7                 and inserting “\$21,000,000,000”; and

8                 (B) in subsection (j), by striking  
9                 “\$150,000,000” each place that term appears  
10                and inserting “\$800,000,000”; and

11           (4) in section 38 (12 U.S.C. 1831o)—

12                 (A) in subsection (b), by striking  
13                 “\$300,000,000”                 and                 inserting  
14                 “\$2,000,000,000”; and

15                 (B) in subsection (k)—

16                         (i) by striking “\$50,000,000” and in-  
17                         serting “\$110,000,000”; and

18                         (ii) by striking “\$75,000,000” and in-  
19                         serting “\$150,000,000”.

20           (g) FEDERAL HOME LOAN BANK ACT.—Section  
21           2(10) of the Federal Home Loan Bank Act (12 U.S.C.  
22           1422(10)) is amended by striking “\$1,000,000,000” each  
23           place that term appears and inserting “\$3,000,000,000”.

24           (h) FEDERAL RESERVE ACT.—The Federal Reserve  
25           Act (12 U.S.C. 221 et seq.) is amended—

1 (1) in section 7(a)(1) (12 U.S.C. 289) by strik-  
2 ing “\$10,000,000,000” each place that term appears  
3 and inserting “\$17,000,000,000”; and

4 (2) in section 22(h)(5)(C) (12 U.S.C.  
5 375b(h)(5)(C)) by striking “\$100,000,000” and in-  
6 serting “\$500,000,000”.

7 (i) HOME MORTGAGE DISCLOSURE ACT OF 1975.—  
8 The Home Mortgage Disclosure Act of 1975 (12 U.S.C.  
9 2801 et seq.) is amended—

10 (1) in the second paragraph (3) of section  
11 304(i) (12 U.S.C. 2803(i)(3); relating to “Exemp-  
12 tion from certain disclosure requirements”), by  
13 striking “\$30,000,000” and inserting  
14 “\$160,000,000”; and

15 (2) in section 309(a) (12 U.S.C. 2808(a)), by  
16 striking “\$10,000,000” and inserting  
17 “\$180,000,000”.

18 (j) HOME OWNERS’ LOAN ACT.—Section 5(u) of the  
19 Home Owners’ Loan Act (12 U.S.C. 1464(u)) is amend-  
20 ed—

21 (1) in paragraph (2)(A)(i), by striking  
22 “\$500,000” and inserting “\$3,000,000”; and

23 (2) in paragraph (2)(A)(ii), by striking  
24 “\$30,000,000” and inserting “\$160,000,000”.

1 (k) INTERNATIONAL LENDING SUPERVISION ACT OF  
2 1983.—Section 909(a)(1) of the International Lending  
3 Supervision Act of 1983 (12 U.S.C. 3908) is amended by  
4 striking “\$20,000,000” and inserting “\$160,000,000”.

5 (l) REAL ESTATE SETTLEMENT PROCEDURES ACT  
6 OF 1974.—Section 3(1)(B)(iv) of the Real Estate Settle-  
7 ment Procedures Act of 1974 (12 U.S.C. 2602(1)(B)(iv))  
8 is amended by striking “\$1,000,000” and inserting  
9 “\$19,000,000”.

10 (m) REVISED STATUTES OF THE UNITED STATES.—  
11 Section 5136A(a)(2)(D)(ii) of the Revised Statutes of the  
12 United States (12 U.S.C. 24a(a)(2)(D)(ii)) is amended by  
13 striking “\$50,000,000,000” and inserting  
14 “\$175,000,000,000”.

15 (n) TRUTH IN LENDING ACT.—Section  
16 129C(b)(2)(F)(i) of the Truth in Lending Act (15 U.S.C.  
17 1639c(b)(2)(F)(i)) is amended by striking  
18 “\$10,000,000,000” and inserting “\$15,000,000,000”.

19 **SEC. 3. PERIODIC ADJUSTMENTS TO THRESHOLDS TO AC-**  
20 **COUNT FOR FUTURE INCREASES IN CUR-**  
21 **RENT-DOLLAR UNITED STATES GROSS DO-**  
22 **MESTIC PRODUCT.**

23 (a) IN GENERAL.—By April 1, 2031, and the 1st day  
24 of each subsequent 5-year period, the Board of Governors  
25 of the Federal Reserve System shall prescribe the amount

1 by which each dollar amount described in section 2 of this  
2 Act shall be increased by the ratio, if greater than 1, of  
3 the annual value of current-dollar United States gross do-  
4 mestic product, published by the Department of Com-  
5 merce, for the calendar year preceding the year in which  
6 the adjustment is calculated under this section, to the pub-  
7 lished annual value of such index for the calendar year  
8 preceding April 1, 2026.

9 (b) CURRENCY OF INFORMATION.—The values used  
10 in the calculation under subsection (a) shall be, as of the  
11 date of the calculation, the values most recently published  
12 by the Department of Commerce.

13 (c) ROUNDING.—

14 (1) If any amount equal to or greater than  
15 \$100,000,000,000 determined under subsection (a)  
16 for any period is not a multiple of \$50,000,000,000,  
17 the amount shall be rounded up to the nearest  
18 \$50,000,000,000.

19 (2) If any amount less than \$100,000,000,000  
20 but equal to or greater than \$10,000,000,000 deter-  
21 mined under subsection (a) for any period is not a  
22 multiple of \$5,000,000,000, the amount shall be  
23 rounded up to the nearest \$5,000,000,000.

24 (3) If any amount less than \$10,000,000,000  
25 but equal to or greater than \$1,000,000,000 deter-

1       mined under subsection (a) for any period is not a  
2       multiple of \$500,000,000, the amount shall be  
3       rounded up to the nearest \$500,000,000.

4               (4) If any amount less than \$1,000,000,000 but  
5       equal to or greater than \$100,000,000 determined  
6       under subsection (a) for any period is not a multiple  
7       of \$50,000,000, the amount shall be rounded up to  
8       the nearest \$50,000,000.

9               (5) If any amount less than \$100,000,000 but  
10       equal to or greater than \$10,000,000 determined  
11       under subsection (a) for any period is not a multiple  
12       of \$5,000,000, the amount shall be rounded up to  
13       the nearest \$5,000,000.

14              (6) If any amount less than \$10,000,000 but  
15       equal to or greater than \$1,000,000 determined  
16       under subsection (a) for any period is not a multiple  
17       of \$500,000, the amount shall be rounded up to the  
18       nearest \$500,000.

19              (7) If any amount less than \$1,000,000 but  
20       equal to or greater than \$100,000 determined under  
21       subsection (a) for any period is not a multiple of  
22       \$50,000, the amount shall be rounded up to the  
23       nearest \$50,000.

24              (8) If any amount less than \$100,000 but equal  
25       to or greater than \$10,000 determined under sub-

1 section (a) for any period is not a multiple of  
2 \$5,000, the amount shall be rounded up to the near-  
3 est \$5,000.

4 (9) If any amount less than \$10,000 but equal  
5 to or greater than \$1,000 determined under sub-  
6 section (a) for any period is not a multiple of \$500,  
7 the amount shall be rounded up to the nearest \$500.

8 (10) If any amount less than \$1,000 but equal  
9 to or greater than \$100 determined under subsection  
10 (a) for any period is not a multiple of \$50, the  
11 amount shall be rounded up to the nearest \$50.

12 (11) If any amount less than \$100 but equal to  
13 or greater than \$10 determined under subsection (a)  
14 for any period is not a multiple of \$5, the amount  
15 shall be rounded up to the nearest \$5.

16 (12) If any amount less than \$10 but equal to  
17 or greater than \$1 determined under subsection (a)  
18 for any period is not a multiple of \$0.50, the  
19 amount shall be rounded up to the nearest \$0.50.

20 (d) PUBLICATION.—Not later than April 5 of any cal-  
21 endar year in which an adjustment is required to be cal-  
22 culated under subsection (a), the Board of Governors of  
23 the Federal Reserve System shall publish in the Federal  
24 Register the dollar amounts as so calculated.

1           (e) IMPLEMENTATION PERIOD.—The increase in the  
2 dollar amounts shall take effect on January 1 of the year  
3 immediately succeeding any calendar year in which an ad-  
4 justment is required to be calculated under subsection (a).

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