

Union Calendar No. 480

119TH CONGRESS
2^D SESSION

H. R. 7056

[Report No. 119-558]

To index statutory thresholds, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 14, 2026

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

MARCH 19, 2026

Additional sponsors: Mr. GOTTHEIMER and Mr. MEUSER

MARCH 19, 2026

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in *italie*]

[For text of introduced bill, see copy of bill as introduced on January 14, 2026]

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 Regu-*
5 *latory 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—*

12 (1) *in section 5(c)(3)(C)(ii) (12 U.S.C.*
13 *1844(c)(3)(C)(ii)), by striking “\$1,000,000” and in-*
14 *serting “\$3,000,000”; and*

15 (2) *in section 13(h)(1)(B)(i) (12 U.S.C.*
16 *1851(h)(1)(B)(i)), by striking “\$10,000,000,000” and*
17 *inserting “\$15,000,000,000”.*

18 (b) *COMMUNITY REINVESTMENT ACT OF 1977.—Sec-*
19 *tion 809(a) of the Community Reinvestment Act of 1977*
20 *(12 U.S.C. 2908(a)) is amended by striking “\$250,000,000”*
21 *and inserting “\$800,000,000”.*

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

1 (1) *in section 202(4) (12 U.S.C. 3201(4)), by*
2 *striking “\$100,000,000” and inserting*
3 *“\$600,000,000”;*

4 (2) *in section 203(1) (12 U.S.C. 3202(1)), by*
5 *striking “\$50,000,000” and inserting “\$110,000,000”;*
6 *and*

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

8 (A) *by striking “\$2,500,000,000” and in-*
9 *serting “\$10,000,000,000”; and*

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

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

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

17 (A) *in subsection (o), by striking*
18 *“\$50,000,000,000” in each place it appears and*
19 *inserting “\$105,000,000,000”; and*

20 (B) *in subsection (r), by striking*
21 *“\$1,000,000” and inserting “\$5,000,000”; and*

22 (2) *in section 956(f) (12 U.S.C. 5641(f)), by*
23 *striking “\$1,000,000,000” and inserting*
24 *“\$3,000,000,000”.*

1 (e) *FEDERAL CREDIT UNION ACT.*—*The Federal Cred-*
2 *it Union Act (12 U.S.C. 1751 et seq.) is amended—*

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

4 (A) *in subsection (a)(6)(C)(iii)—*

5 (i) *in the heading, by striking “DE*
6 *MINIMUS” and inserting “DE MINIMIS”; and*

7 (ii) *by striking “\$10,000,000” and in-*
8 *serting “\$34,000,000”;*

9 (B) *in subsection (a)(6)(D)—*

10 (i) *by striking “\$500,000,000” and in-*
11 *serting “\$2,000,000,000”; and*

12 (ii) *by striking “\$10,000,000” and in-*
13 *serting “\$34,000,000”;*

14 (C) *in subsection (b)(1)(A), by striking*
15 *“\$50,000,000” each place that term appears and*
16 *inserting “\$170,000,000”; and*

17 (D) *in subsection (c)(1)(A)(iii), by striking*
18 *“\$50,000,000” each place that term appears and*
19 *inserting “\$170,000,000”; and*

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

21 (A) *in subsection (f)(2), by striking*
22 *“\$10,000,000” and inserting “\$34,000,000”;*

23 (B) *in subsection (i)(4)(B), by striking*
24 *“\$5,000,000” and inserting “\$17,000,000”;*

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

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

5 (f) *FEDERAL DEPOSIT INSURANCE ACT.*—*The Federal*
6 *Deposit Insurance Act (12 U.S.C. 1811 et seq.) is amend-*
7 *ed—*

8 (1) in section 7(a)(12) (12 U.S.C. 1817(a)(12)),
9 by striking “\$5,000,000,000” and inserting
10 “\$8,000,000,000”;

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

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

15 (A) in subsection (i), by striking
16 “\$5,000,000,000” each place that term appears
17 and inserting “\$21,000,000,000”; and

18 (B) in subsection (j), by striking
19 “\$150,000,000” each place that term appears
20 and inserting “\$800,000,000”; and

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

22 (A) in subsection (b), by striking
23 “\$300,000,000” and inserting “\$2,000,000,000”;
24 and

25 (B) in subsection (k)—

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

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

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

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

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

14 (2) in section 22(h)(5)(C) (12 U.S.C.
15 375b(h)(5)(C)) by striking “\$100,000,000” and insert-
16 ing “\$500,000,000”.

17 (i) *HOME MORTGAGE DISCLOSURE ACT OF 1975*.—
18 The Home Mortgage Disclosure Act of 1975 (12 U.S.C. 2801
19 et seq.) is amended—

20 (1) in the second paragraph (3) of section 304(i)
21 (12 U.S.C. 2803(i)(3)); relating to “Exemption from
22 certain disclosure requirements”, by striking
23 “\$30,000,000” and inserting “\$160,000,000”; and

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

1 (j) *HOME OWNERS' LOAN ACT.*—Section 5(u) of the
2 *Home Owners' Loan Act (12 U.S.C. 1464(u))* is amended—

3 (1) in paragraph (2)(A)(i), by striking
4 “\$500,000” and inserting “\$3,000,000”; and

5 (2) in paragraph (2)(A)(ii), by striking
6 “\$30,000,000” and inserting “\$160,000,000”.

7 (k) *INTERNATIONAL LENDING SUPERVISION ACT OF*
8 *1983.*—Section 909(a)(1) of the *International Lending Su-*
9 *pervision Act of 1983 (12 U.S.C. 3908(a)(1))* is amended
10 by striking “\$20,000,000” and inserting “\$160,000,000”.

11 (l) *REAL ESTATE SETTLEMENT PROCEDURES ACT OF*
12 *1974.*—Section 3(1)(B)(iv) of the *Real Estate Settlement*
13 *Procedures Act of 1974 (12 U.S.C. 2602(1)(B)(iv))* is
14 amended by striking “\$1,000,000” and inserting
15 “\$19,000,000”.

16 (m) *REVISED STATUTES OF THE UNITED STATES.*—
17 Section 5136A(a)(2)(D)(ii) of the *Revised Statutes of the*
18 *United States (12 U.S.C. 24a(a)(2)(D)(ii))* is amended by
19 striking “\$50,000,000,000” and inserting
20 “\$175,000,000,000”.

21 (n) *TRUTH IN LENDING ACT.*—Section
22 *129C(b)(2)(F)(i)* of the *Truth in Lending Act (15 U.S.C.*
23 *1639c(b)(2)(F)(i))* is amended by striking
24 “\$10,000,000,000” and inserting “\$15,000,000,000”.

1 **SEC. 3. PERIODIC ADJUSTMENTS TO THRESHOLDS TO AC-**
2 **COUNT FOR FUTURE INCREASES IN CUR-**
3 **RENT-DOLLAR UNITED STATES GROSS DO-**
4 **MESTIC PRODUCT.**

5 (a) *IN GENERAL.*—By April 1, 2031, and the 1st day
6 of each subsequent 5-year period, the Board of Governors
7 of the Federal Reserve System shall prescribe the amount
8 by which each dollar amount described in section 2 of this
9 Act shall be increased by the ratio, if greater than 1, of
10 the annual value of current-dollar United States gross do-
11 mestic product, published by the Department of Commerce,
12 for the calendar year preceding the year in which the ad-
13 justment is calculated under this section, to the published
14 annual value of current-dollar United States gross domestic
15 product for the calendar year preceding April 1, 2026.

16 (b) *CURRENCY OF INFORMATION.*—The values used in
17 the calculation under subsection (a) shall be, as of the date
18 of the calculation, the values most recently published by the
19 Department of Commerce.

20 (c) *ROUNDING.*—

21 (1) *If any amount equal to or greater than*
22 *\$100,000,000,000 determined under subsection (a) for*
23 *any period is not a multiple of \$50,000,000,000, the*
24 *amount shall be rounded up to the nearest*
25 *\$50,000,000,000.*

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

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

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

16 (5) *If any amount less than \$100,000,000 but*
17 *equal to or greater than \$10,000,000 determined*
18 *under subsection (a) for any period is not a multiple*
19 *of \$5,000,000, the amount shall be rounded up to the*
20 *nearest \$5,000,000.*

21 (6) *If any amount less than \$10,000,000 but*
22 *equal to or greater than \$1,000,000 determined under*
23 *subsection (a) for any period is not a multiple of*
24 *\$500,000, the amount shall be rounded up to the*
25 *nearest \$500,000.*

1 (7) *If any amount less than \$1,000,000 but equal*
2 *to or greater than \$100,000 determined under sub-*
3 *section (a) for any period is not a multiple of*
4 *\$50,000, the amount shall be rounded up to the near-*
5 *est \$50,000.*

6 (8) *If any amount less than \$100,000 but equal*
7 *to or greater than \$10,000 determined under sub-*
8 *section (a) for any period is not a multiple of \$5,000,*
9 *the amount shall be rounded up to the nearest \$5,000.*

10 (9) *If any amount less than \$10,000 but equal*
11 *to or greater than \$1,000 determined under subsection*
12 *(a) for any period is not a multiple of \$500, the*
13 *amount shall be rounded up to the nearest \$500.*

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

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

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

1 (d) *PUBLICATION.*—Not later than April 5 of any cal-
2 endar year in which an adjustment is required to be cal-
3 culated under subsection (a), the Board of Governors of the
4 Federal Reserve System shall publish in the Federal Reg-
5 ister the dollar amounts as so calculated.

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

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A BILL

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MARCH 19, 2026

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed