

119TH CONGRESS
2D SESSION

H. R. 7056

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

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(c)(3)(C)(ii) (12 U.S.C.
2 1844(c)(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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