



(Original Signature of Member)

119TH CONGRESS
2D SESSION

H. R. _____

To index statutory thresholds, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

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

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”.

1 **SEC. 2. THRESHOLD ADJUSTMENTS TO ACCOUNT FOR HIS-**
2 **TORICAL INCREASES IN CURRENT-DOLLAR**
3 **UNITED STATES GROSS DOMESTIC PRODUCT.**

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

7 (1) in section 5(c)(3)(C)(ii) (12 U.S.C.
8 1844(c)(3)(C)(ii)), by striking “\$1,000,000” and in-
9 serting “\$3,000,000”; and

10 (2) in section 13(h)(1)(B)(i) (12 U.S.C.
11 1851(h)(1)(B)(i)), by striking “\$10,000,000,000”
12 and inserting “\$15,000,000,000”.

13 (b) COMMUNITY REINVESTMENT ACT OF 1977.—
14 Section 809(a) of the Community Reinvestment Act of
15 1977 (12 U.S.C. 2908(a)) is amended by striking
16 “\$250,000,000” and inserting “\$800,000,000”.

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

20 (1) in section 202(4) (12 U.S.C. 3201(4)), by
21 striking “\$100,000,000” and inserting
22 “\$600,000,000”;

23 (2) in section 203(1) (12 U.S.C. 3202(1)), by
24 striking “\$50,000,000” and inserting
25 “\$110,000,000”; and

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

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

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

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

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

10 (A) in subsection (o), by striking
11 “\$50,000,000,000” and inserting
12 “\$105,000,000,000”; and

13 (B) in subsection (r), by striking
14 “\$1,000,000” and inserting “\$5,000,000”; and

15 (2) in section 956(f) (12 U.S.C. 5641(f)), by
16 striking “\$1,000,000,000” and inserting
17 “\$3,000,000,000”.

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

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

21 (A) in subsection (a)(6)(C)(iii)—

22 (i) in the heading, by striking “DE
23 MINIMUS” and inserting “DE MINIMIS”;
24 and

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

3 (B) in subsection (a)(6)(D)—

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

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

8 (C) in subsection (b)(1)(A), by striking
9 “\$50,000,000” each place that term appears
10 and inserting “\$170,000,000”; and

11 (D) in subsection (c)(1)(A)(iii), by striking
12 “\$50,000,000” each place that term appears
13 and inserting “\$170,000,000”; and

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

15 (A) in subsection (f)(2), by striking
16 “\$10,000,000” and inserting “\$34,000,000”;

17 (B) in subsection (i)(4)(B), by striking
18 “\$5,000,000” and inserting “\$17,000,000”;

19 (C) in subsection (j)(2)(A), by striking
20 “\$25,000,000” and inserting “\$51,000,000”;
21 and

22 (D) in subsection (o)(4), by striking
23 “\$10,000,000” and inserting “\$34,000,000”.

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

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

7 (2) in section 11(p)(1)(A)(i) (12 U.S.C.
8 1821(p)(1)(A)(i)), by striking “\$1,000,000” and in-
9 serting “\$5,000,000”;

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

11 (A) in subsection (i), by striking
12 “\$5,000,000,000” each place that term appears
13 and inserting “\$21,000,000,000”; and

14 (B) in subsection (j), by striking
15 “\$150,000,000” each place that term appears
16 and inserting “\$800,000,000”; and

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

18 (A) in subsection (b), by striking
19 “\$300,000,000” and inserting
20 “\$2,000,000,000”; and

21 (B) in subsection (k)—

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

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

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

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

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

10 (2) in section 22(h)(5)(C) (12 U.S.C.
11 375b(h)(5)(C)) by striking “\$100,000,000” and in-
12 serting “\$500,000,000”.

13 (i) HOME MORTGAGE DISCLOSURE ACT OF 1975.—
14 The Home Mortgage Disclosure Act of 1975 (12 U.S.C.
15 2801 et seq.) is amended—

16 (1) in the second paragraph (3) of section
17 304(i) (12 U.S.C. 2803(i)(3); relating to “Exemp-
18 tion from certain disclosure requirements”), by
19 striking “\$30,000,000” and inserting
20 “\$160,000,000”; and

21 (2) in section 309(a) (12 U.S.C. 2808(a)), by
22 striking “\$10,000,000” and inserting
23 “\$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 amend-
3 ed—

4 (1) in paragraph (2)(A)(i), by striking
5 “\$500,000” and inserting “\$3,000,000”; and

6 (2) in paragraph (2)(A)(ii), by striking
7 “\$30,000,000” and inserting “\$160,000,000”.

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

12 (l) REAL ESTATE SETTLEMENT PROCEDURES ACT
13 OF 1974.—Section 3(1)(B)(iv) of the Real Estate Settle-
14 ment Procedures Act of 1974 (12 U.S.C. 2602(1)(B)(iv))
15 is amended by striking “\$1,000,000” and inserting
16 “\$19,000,000”.

17 (m) REVISED STATUTES OF THE UNITED STATES.—
18 Section 5136A(a)(2)(D)(ii) of the Revised Statutes of the
19 United States (12 U.S.C. 24a(a)(2)(D)(ii)) is amended by
20 striking “\$50,000,000,000” and inserting
21 “\$175,000,000,000”.

22 (n) TRUTH IN LENDING ACT.—Section
23 129C(b)(2)(F)(i) of the Truth in Lending Act (15 U.S.C.
24 1639c(b)(2)(F)(i)) is amended by striking
25 “\$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 Com-
12 merce, for the calendar year preceding the year in which
13 the adjustment is calculated under this section, to the pub-
14 lished annual value of such index for the calendar year
15 preceding April 1, 2026.

16 (b) CURRENCY OF INFORMATION.—The values used
17 in the calculation under subsection (a) shall be, as of the
18 date of the calculation, the values most recently published
19 by the 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)
23 for any period is not a multiple of \$50,000,000,000,
24 the 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
7 but equal to or greater than \$1,000,000,000 deter-
8 mined under subsection (a) for any period is not a
9 multiple of \$500,000,000, the amount shall be
10 rounded up to 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
15 the 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
20 the 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
23 under subsection (a) for any period is not a multiple
24 of \$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
2 equal to or greater than \$100,000 determined under
3 subsection (a) for any period is not a multiple of
4 \$50,000, the amount shall be rounded up to the
5 nearest \$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
9 \$5,000, the amount shall be rounded up to the near-
10 est \$5,000.

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

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

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

23 (12) If any amount less than \$10 but equal to
24 or greater than \$1 determined under subsection (a)

1 for any period is not a multiple of \$0.50, the
2 amount shall be rounded up to the nearest \$0.50.

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

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