

## MEMORANDUM

**TO:** Members of the Committee on Financial Services

**FROM:** Committee Majority Staff

**DATE:** April 23, 2026

**SUBJECT:** April 28, 2026, Full Committee Hearing: “Prioritizing Main Street: Evaluating the Impact of Capital Proposals on Economic Growth and American Communities”

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On Tuesday, April 28, 2026, at 10:00 a.m., the Committee on Financial Services will hold a hearing in Room 2128 of the Rayburn House Office Building, entitled “Prioritizing Main Street: Evaluating the Impact of Capital Proposals on Economic Growth and American Communities.” The following witnesses will testify:

- **Mr. Greg Baer**, President & Chief Executive Officer, Bank Policy Institute
- **Mr. Robert D. Broeksmit**, President & Chief Executive Officer, Mortgage Bankers Association
- **Mr. Luigi L. De Ghenghi**, Partner, Davis Polk & Wardwell LLP
- **Mr. Reginald Griffith**, Global Head of Regulatory Compliance, Louis Dreyfus Company, on behalf of the Commodity Markets Council
- **Ms. Mayra Rodriguez Valladares**, Managing Principal, MRV Associates

This hearing will review the recently released proposals from the Federal Reserve Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency to implement the Basel III Capital Accord and revise the standardized approach capital rule, as well as the Federal Reserve Board’s proposal to amend the surcharge applicable to global systemically important banks. The hearing will provide an opportunity to hear from stakeholders on the cumulative impact of capital requirements across the regulatory framework and help ensure that implementation supports a resilient, competitive, and well-functioning banking system.