

AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 7056
OFFERED BY MR. BARR OF KENTUCKY

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE.

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

4 SEC. 2. THRESHOLD ADJUSTMENTS TO ACCOUNT FOR HIS-
5 TORICAL INCREASES IN CURRENT-DOLLAR
6 UNITED STATES GROSS DOMESTIC PRODUCT.

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

10 (1) in section 5(c)(3)(C)(ii) (12 U.S.C.
11 1844(c)(3)(C)(ii)), by striking “\$1,000,000” and in-
12 serting “\$3,000,000”; and

13 (2) in section 13(h)(1)(B)(i) (12 U.S.C.
14 1851(h)(1)(B)(i)), by striking “\$10,000,000,000”
15 and inserting “\$15,000,000,000”.

16 (b) COMMUNITY REINVESTMENT ACT OF 1977.—
17 Section 809(a) of the Community Reinvestment Act of

1 1977 (12 U.S.C. 2908(a)) is amended by striking
2 “\$250,000,000” and inserting “\$800,000,000”.

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

6 (1) in section 202(4) (12 U.S.C. 3201(4)), by
7 striking “\$100,000,000” and inserting
8 “\$600,000,000”;

9 (2) in section 203(1) (12 U.S.C. 3202(1)), by
10 striking “\$50,000,000” and inserting
11 “\$110,000,000”; and

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

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

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

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

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

22 (A) in subsection (o), by striking
23 “\$50,000,000,000” and inserting
24 “\$105,000,000,000”; and

1 (B) in subsection (r), by striking
2 “\$1,000,000” and inserting “\$5,000,000”; and
3 (2) in section 956(f) (12 U.S.C. 5641(f)), by
4 striking “\$1,000,000,000” and inserting
5 “\$3,000,000,000”.

6 (e) FEDERAL CREDIT UNION ACT.—The Federal
7 Credit Union Act (12 U.S.C. 1751 et seq.) is amended—
8 (1) in section 202 (12 U.S.C. 1782)—

9 (A) in subsection (a)(6)(C)(iii)—

10 (i) in the heading, by striking “DE
11 MINIMUS” and inserting “DE MINIMIS”;
12 and

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

15 (B) in subsection (a)(6)(D)—

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

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

20 (C) in subsection (b)(1)(A), by striking
21 “\$50,000,000” each place that term appears
22 and inserting “\$170,000,000”; and

23 (D) in subsection (c)(1)(A)(iii), by striking
24 “\$50,000,000” each place that term appears
25 and inserting “\$170,000,000”; and

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

2 (A) in subsection (f)(2), by striking
3 “\$10,000,000” and inserting “\$34,000,000”;

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

6 (C) in subsection (j)(2)(A), by striking
7 “\$25,000,000” and inserting “\$51,000,000”;

8 and

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

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

14 (1) in section 7(a)(12) (12 U.S.C.
15 1817(a)(12)), by striking “\$5,000,000,000” and in-
16 serting “\$8,000,000,000”;

17 (2) in section 11(p)(1)(A)(i) (12 U.S.C.
18 1821(p)(1)(A)(i)), by striking “\$1,000,000” and in-
19 serting “\$5,000,000”;

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

21 (A) in subsection (i), by striking
22 “\$5,000,000,000” each place that term appears
23 and inserting “\$21,000,000,000”; and

1 (B) in subsection (j), by striking
2 “\$150,000,000” each place that term appears
3 and inserting “\$800,000,000”; and
4 (4) in section 38 (12 U.S.C. 1831o)—

5 (A) in subsection (b), by striking
6 “\$300,000,000” and inserting
7 “\$2,000,000,000”; and

8 (B) in subsection (k)—

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

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

13 (g) FEDERAL HOME LOAN BANK ACT.—Section
14 2(10) of the Federal Home Loan Bank Act (12 U.S.C.
15 1422(10)) is amended by striking “\$1,000,000,000” each
16 place that term appears and inserting “\$3,000,000,000”.

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

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

22 (2) in section 22(h)(5)(C) (12 U.S.C.
23 375b(h)(5)(C)) by striking “\$100,000,000” and in-
24 serting “\$500,000,000”.

1 (i) HOME MORTGAGE DISCLOSURE ACT OF 1975.—
2 The Home Mortgage Disclosure Act of 1975 (12 U.S.C.
3 2801 et seq.) is amended—

4 (1) in the second paragraph (3) of section
5 304(i) (12 U.S.C. 2803(i)(3); relating to “Exemp-
6 tion from certain disclosure requirements”), by
7 striking “\$30,000,000” and inserting
8 “\$160,000,000”; and

9 (2) in section 309(a) (12 U.S.C. 2808(a)), by
10 striking “\$10,000,000” and inserting
11 “\$180,000,000”.

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

15 (1) in paragraph (2)(A)(i), by striking
16 “\$500,000” and inserting “\$3,000,000”; and

17 (2) in paragraph (2)(A)(ii), by striking
18 “\$30,000,000” and inserting “\$160,000,000”.

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

23 (l) REAL ESTATE SETTLEMENT PROCEDURES ACT
24 OF 1974.—Section 3(1)(B)(iv) of the Real Estate Settle-
25 ment Procedures Act of 1974 (12 U.S.C. 2602(1)(B)(iv))

1 is amended by striking “\$1,000,000” and inserting
2 “\$19,000,000”.

3 (m) REVISED STATUTES OF THE UNITED STATES.—
4 Section 5136A(a)(2)(D)(ii) of the Revised Statutes of the
5 United States (12 U.S.C. 24a(a)(2)(D)(ii)) is amended by
6 striking “\$50,000,000,000” and inserting
7 “\$175,000,000,000”.

8 (n) TRUTH IN LENDING ACT.—Section
9 129C(b)(2)(F)(i) of the Truth in Lending Act (15 U.S.C.
10 1639c(b)(2)(F)(i)) is amended by striking
11 “\$10,000,000,000” and inserting “\$15,000,000,000”.

12 **SEC. 3. PERIODIC ADJUSTMENTS TO THRESHOLDS TO AC-**
13 **COUNT FOR FUTURE INCREASES IN CUR-**
14 **RENT-DOLLAR UNITED STATES GROSS DO-**
15 **MESTIC PRODUCT.**

16 (a) IN GENERAL.—By April 1, 2031, and the 1st day
17 of each subsequent 5-year period, the Board of Governors
18 of the Federal Reserve System shall prescribe the amount
19 by which each dollar amount described in section 2 of this
20 Act shall be increased by the ratio, if greater than 1, of
21 the annual value of current-dollar United States gross do-
22 mestic product, published by the Department of Com-
23 merce, for the calendar year preceding the year in which
24 the adjustment is calculated under this section, to the pub-
25 lished annual value of current-dollar United States gross

1 domestic product for the calendar year preceding April 1,
2 2026.

3 (b) CURRENCY OF INFORMATION.—The values used
4 in the calculation under subsection (a) shall be, as of the
5 date of the calculation, the values most recently published
6 by the Department of Commerce.

7 (c) ROUNDING.—

8 (1) If any amount equal to or greater than
9 \$100,000,000,000 determined under subsection (a)
10 for any period is not a multiple of \$50,000,000,000,
11 the amount shall be rounded up to the nearest
12 \$50,000,000,000.

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

18 (3) If any amount less than \$10,000,000,000
19 but equal to or greater than \$1,000,000,000 deter-
20 mined under subsection (a) for any period is not a
21 multiple of \$500,000,000, the amount shall be
22 rounded up to the nearest \$500,000,000.

23 (4) If any amount less than \$1,000,000,000 but
24 equal to or greater than \$100,000,000 determined
25 under subsection (a) for any period is not a multiple

1 of \$50,000,000, the amount shall be rounded up to
2 the nearest \$50,000,000.

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

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

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

18 (8) If any amount less than \$100,000 but equal
19 to or greater than \$10,000 determined under sub-
20 section (a) for any period is not a multiple of
21 \$5,000, the amount shall be rounded up to the near-
22 est \$5,000.

23 (9) If any amount less than \$10,000 but equal
24 to or greater than \$1,000 determined under sub-

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

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

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

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

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

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

