

MEMORANDUM

TO: Members of the Committee on Financial Services

FROM: Committee Majority Staff

DATE: December 8, 2025, *updated* December 8, 2025

SUBJECT: December 11, 2025, Subcommittee on Financial Institutions Hearing: “Right-Sizing the U.S. Capital Framework: A Return to Tailoring, Economic Growth, and Competitiveness”

On Thursday, December 11, 2025, at 10:00 a.m., the Subcommittee on Financial Institutions will hold a hearing in Room 2128 of the Rayburn House Office Building, titled “Right-Sizing the U.S. Capital Framework: A Return to Tailoring, Economic Growth, and Competitiveness.” The following witnesses will testify:

- **Mrs. Margaret Tahyar**, Head of Financial Institutions, Davis Polk & Wardwell LLP
- **Mrs. Amanda Eversole**, President and Chief Executive Officer, Financial Services Forum
- **Mr. Andrew Olmem**, Managing Partner and Co-Leader of the Financial Services Group, Mayer Brown
- **Mr. Mike Flood**, Head of Center for Capital Markets Competitiveness, U.S. Chamber of Commerce
- **Mr. Simon Johnson**, Professor of Entrepreneurship at the MIT Sloan School of Management.

This hearing will outline the U.S. bank capital framework, assess how regulatory capital requirements affect financial institutions of various sizes, and advocate for a more transparent and risk-aligned capital regime. The hearing will provide background on, and express support for, the ongoing and forthcoming work at the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and the Federal Reserve Board on capital requirements for the nation’s largest banks and bank holding companies as well as potential statutory and regulatory capital relief for community banks.

Legislation Noticed

1. **H.R. 5616, the *\$2.50 for America’s 250th Act* (Aderholt):** This bill directs the Secretary of the Treasury to mint and issue both a \$2.50 circulating coin and a \$2.50 numismatic coin to celebrate the 250th anniversary of the signing of the Declaration of Independence. The design of both coins is identical to the gold \$2.50 Sesquicentennial Coin issued in 1926.
2. **H.R. 1761, the *Donald J. Trump \$250 Bill Act* (Wilson):** The bill amends the *Federal Reserve Act* to require the Secretary of the Treasury to print \$250 Federal Reserve notes featuring a portrait of Donald J. Trump.